

## CASE STUDY:

### **DELAY IS A TWO WAY STREET THAT LEADS NOWHERE**

Often after the loss of property a consumer needs help assembling all of the information needed to complete a claim. There are time limits to be aware of.

#### Case:

The consumer suffered a theft claim and reported it to his insurance company. The requirement to find invoices for stolen items and provide estimates for replacement of some items took a long time. The consumer was advised that payment would be made once all items were documented and the Proof of Loss complete. There was no mention of any time limit for doing this.

Almost three years passed without completion. Proof of loss forms were sent to the consumer with no response. Finally the company closed its file.

#### Resolution:

The company agreed to attend mediation in the hope of finding some resolution of the claim. An independent adjuster was assigned to help the consumer finish the paper work, the mediation was adjourned, an agreement was reached, and the claim was paid and closed.