

Refrigerator Takes Out Kitchen And Dining Room

A home experiences catastrophic water damage from a faulty water line going to the refrigerator/icebox. Expert lawyers battle the client's insurance company.

SPRING, TEXAS, UNITED STATES,
September 29, 2020 /

EINPresswire.com/ -- Refrigerator Takes Out Kitchen And Dining Room

For most households, [water damage](#) is caused by plumbing or appliance failures. The bills for this type of property damage can add up to hundreds or even thousands of dollars. Historically, only about 8% of interior water damage claims are from weather related events. Approximately 30% of homeowners insurance claims are caused by appliance failures, while the remaining 62% are often hose or pipe burst related. The general rule for water leak related homeowners insurance claims is that the insurance policy does cover sudden bursts or breaks in the line causing damage.



Damage to flooring from water leak.

A Damp Evening At Home

On February 4th, 2019 a client of ours was home enjoying her evening when she was suddenly called to the kitchen by the sound of rushing water. The water line for the refrigerator's ice maker had ruptured and was spewing water everywhere. The water line had to be shut off to stop the rush of water. In the span of a few minutes the kitchen cabinets, flooring, baseboards and moldings were soaked. In the hours afterward, many of these same materials began to swell from their absorption of water. The leak was so severe that water had made it out of the kitchen area and into the adjacent dining room, warping and distorting the laminate floor as well.

Once the water had begun to dry up, our client reached out to her insurance company, ASI Progressive, and filed a [homeowners insurance claim](#) with them. The insurance company

responded by sending out an adjuster who was replaced by another adjuster who was replaced (yet again) by another adjuster. This third adjuster concluded the damages to be minimal and directed her to go to her local big-box hardware store and purchase mismatched replacement cabinets, flooring, and molding. The insurance company was offering to pay for half of the mismatched kitchen cabinets.

Dismissed Her Without A Second Thought

Without a functional kitchen and dining room, the expenses really started to add up for our client. The bleak outlook forced our client to hire us to represent her against ASI. Upon hiring us, we uncovered the mishandling of our client's claim and fought ASI on their gross underpayment of our client's homeowners insurance claim.

A demand letter from us was written up and mailed to API Progressive. Seeing that our intentions were to go after every last dollar due to our client, the [insurance company settled](#) with us, out of court, for 5 times the initial amount offered to our client. With funds in hand, our client was able to make the necessary repairs to her home and now enjoys cooking and entertaining in her home, as she did pre-loss. This case was settled within 45 days of ASI receiving our demand letter.

Texas Property Insurance Lawyers

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