

POLICYHOLDERS OF AMERICA

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POA's mission includes helping members get their legitimate insurance claims paid. We also fight for lower rates that better reflect the coverage offered in policies, champion legislation that discourages bad faith, and educate policyholders about the positions held by candidates on issues relating to insurance. We are not financed by lawyers, public adjusters or contractors. We work exclusively for the benefit of the policyholder and we never forget that. We are a nonprofit, 501c4.

The MORE you know about insurance, the faster you will get paid for your legitimate claim.

CASE AGAINST STATE FARM PROVES AGENTS RECEIVE SAME MIS-TREATMENT AS REGULAR FOLKS

The average thinking person might assume that agents selling insurance policies exclusively for one company, like State Farm, would not encounter the same crappy treatment given to individuals not affiliated with an insurance company. Right? Wrong.

POA tracked down several agents who filed insurance claims and found they too get the same star treatment.

While we won't disclose names or specifics, here are some universal facts surrounding these Agents' claims:

1. Agents are located in insurance-friendly states (red states);
2. All Agents worked for State Farm;
3. Mold was a consequence of water damage covered by the policy issued at the time of the claim;
4. When an adjuster agreed that extensive remediation was required (or the home was a total loss), State Farm assigned a different adjusters until the new adjuster refused to consider extensive remediation or refused policy limits. Sometimes, it took State Farm 10 adjusters to find one who would

spew forth the company party line;

5. Agents contacted their state insurance departments hoping for a resolution. While there were clear violations of insurance statutes, the insurance departments did nothing to help;
6. State Farm's repair estimates were based on inexperienced estimators who had never been involved with extensive water damage; the Agent received multiple bids from qualified, experienced contractors and these bids were rejected by State Farm;
7. State Farm cut off additional living expense benefits long before limits were exhausted; and
8. State Farm canceled the Agents' policies midway through the claim, rendering the Agent and home "uninsurable".

Discovery during litigation has unveiled that the adjusters sent out that touted the company party line were not licensed; State Farm applied pressure to testing companies to downplay levels of contamination; and State Farm and its preferred contractors refused to follow any standard remediation protocols available at the time of the claim.

If all of this sounds familiar to you, just remember that

this is exactly what happened to the very people who SOLD State Farm policies to other homeowners.

But of course, like a good neighbor, State Farm is there.®

