

OUR EXPERIENCE WITH DTL GLOBAL

In May of 2016, Lincoln, Nebraska was hit by a terrific hail and wind storm. Nearly every house in all south neighborhoods suffered considerable damage to roofs, windows, and siding.

We asked our insurance agent to send an adjuster to examine our home. He found some minor damages, but said our wood shake shingle roof looked good and should last another five years. A few days later, we discovered a leak in our family room ceiling. An employee of a roofing company came to inspect our roof, and we asked him to fix it where it was leaking. He examined the roof and told us that we had severe damage and that the entire roof needed to be replaced. He then checked the window frames and pointed out all of the areas dented by hail. He suggested that we call the insurance company home office and ask for another adjuster to examine the home. Several weeks later, this second adjuster also said we had no hail damage — discounting the fact that the other homeowners in our neighborhood were getting new roofs, including our insurance agent who lived next door. This adjuster refused to examine the roof and said the dents in the windows were not caused by hail. Frankly, I think he knew that as senior citizens aged 80 and 85, we weren't going to get up on the roof to inspect it.

Fortunately, the contractor's representative was here for this second insurance review. He said we needed to hire a public adjuster and recommended DTL Global which, while located in Minnesota, was also licensed in Nebraska and other states.

We had never heard of public adjusters but knew we needed professional help. However, our insurance agent was familiar with public adjusters and said we shouldn't hire one as it would be "way too expensive." Let me tell you, getting nothing from the insurance company would certainly be much more expensive than paying the public adjuster a small percentage of funds paid by the insurer!

So, we contracted with Troy Brown of DTL Global. He and an assistant very soon thereafter arrived at our home and documented all of the damages to our roof, gutters, and windows. Their findings were supported by numerous photos of the shattered shingles and dented windows. This complete report was submitted to our insurance company. Its representatives continued to deny that our house had hail and wind damages.

Meanwhile, Mr. Brown continued to cite insurance statutes, contingencies in our homeowners policy, and professional standards in his efforts to get us compensation. He argued successfully for an extension on the timeframe for repairs to be done, and negotiated with one claims adjuster after another as roadblocks continued to compromise his efforts. *He just simply never gave up!*

It took Mr. Brown more than a year to accomplish all that he did for us. He was politely steadfast in his dealings with our insurance company to make things right for us. Even during his exhaustive work in Texas after the hurricane, he continued to fight for us.

After replacing windows, the roof, and gutters, completed in June 2018, Mr. Brown also got us insurance funds to pay for interior painting and repairs (2016 ceiling leaks) in the family room.

Our claim totaled more than \$125,000. Without Mr. Brown's expertise and persistence, we wouldn't have received any compensation at all. He was well worth every dollar he was paid.

Hiring Troy Brown and DTL Global was the best homeowners' decision we ever made. We enthusiastically recommend him and his company to anyone enduring insurance-related conflict.

Robert L. and H. Jeanne Bishop