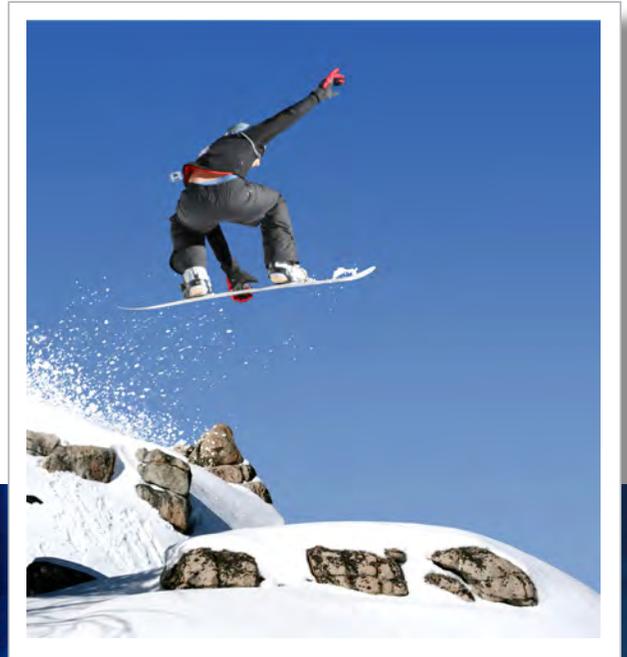


Mountain Ski Resort Scarred by Fire Reopens for Christmas

The Mountain Green Ski & Golf Resort in Killington, Vermont, suffered a devastating fire loss at the end of ski season. The fire began in an underground parking garage, burning so hot that it melted a portion of the structural steel supporting the seven-story condo resort.



DESCRIPTION

As a result of the high-intensity fire, the first floor collapsed two feet and the threat of a total collapse loomed. Damage was in the millions of dollars, and business for the following ski season was threatened if the property could not be repaired in time.

ISSUES

Could Mountain Green repair the partially collapsed building and be back in business for the next season, or was demolition the only option?

How would Mountain Green handle the interests of the 116 condo owners?

What cleanup and mitigation efforts were covered in the policy?

The elevator system was damaged, but according to the insurance carrier, replacing the elevators was not covered by the policy.

The insurance carrier attempted to classify major damage to the property as pre-existing.

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SOLUTIONS APPLIED

Determined to save the building from demolition, Adjusters International located an engineering firm specializing in structural repair to lift and suspend the building, repair the structural steel and the ground floor, and then reattach the building to the foundation. This approach saved money and time — critical for the resort's reopening.

Adjusters International set up a hotline for the individual condo owners and also handled the association's involvement in each owner claim. This streamlined the tenants' claims processes with their various insurance carriers.

The insurance company was reluctant to pay to clean metal surfaces. Adjusters International argued that, without the cleaning, the stage would be set for the insurance company to later deny coverage for the rusting metal surfaces, using the logic that damage was not mitigated as required.

State officials agreed with Adjusters International's experts that the elevators would not be safe if repaired. Since the state would not certify the repairs, the insurance company stated this was a codes and ordinance upgrade issue, and thus, not covered by the insurance policy. Adjusters International argued that since no upgraded standard was required, it was not a codes mandate.

Adjusters International proved that cracked tiles throughout the resort were not pre-existing. Since smoke covered all surfaces, and many cracks in the tile were clean and white, and not covered with soot, the cracks had to have occurred at the time of collapse.

OUTCOME

In a classic case of point/counter-point, Adjusters International executed a well-coordinated plan to resolve disparities throughout the insurance claim process. The resort was successfully re-opened — just nine months later — in time for the next ski season.

“ ... I would like to state that without you and your staff's professionalism, energy, and tenacity, we would have never been able to either afford nor been able to open our facility for business by Christmas

The amount of time that you personally spent with me working on our account was greatly appreciated, and I actually now find my day-to-day business rather dull as compared to working with you on our project. ... ”



Robert T. McGrath
Owner
Mountain Green Rental Company