



Kuhl InsuranceSM
Protect | Advocate | Serve

KUHL CASE STUDY

Brian and Gina Staniszewski - Personal Lines Clients

CHALLENGE:

Brian and Gina Staniszewski's brand new home and both of their vehicles were swept away in the tornado that struck Washington, Illinois on November 17, 2013. The insured's took cover in the finished basement of their home, along with their four year-old daughter, unborn twins and Gina's mother. It took less than 30 seconds for the tornado to completely destroy their 2,500 square foot home, its contents and their vehicles. Once the tornado ripped through their neighborhood, the family emerged from their basement to see daylight shining down the stairway. Their home wasn't in pieces and it hadn't been knocked off of the foundation – it was completely gone.

ACTION PLAN:

Kuhl InsuranceSM responded to the Staniszewskis immediately and made sure they had appropriated accommodations for temporary living space, reserved two rental cars and started the claims process and helped them to understand how the process would work. The next day, Kuhl Insurance delivered an initial claim payment so that they could purchase basic necessities. Within a week, Kuhl Insurance negotiated a total loss settlement on both vehicles and just two weeks after the tornado, Brian and Gina were driving brand new vehicles.

IMPLEMENTATION:

In the weeks following the devastating tornado, Kuhl Insurance met with the Staniszewskis weekly or bi-weekly to clarify coverage and collect damage estimates from contractors while keeping the claims process moving forward so that the family could feel whole again as soon as possible.

RESULTS:

While other families in Washington were still waiting on the status of their claim, Brian and Gina had already received their insurance payment and began rebuilding their dream home.

IMPACT:

"One of the first calls I made after the devastating tornado was to my Kuhl Insurance agent. I told her that our house and cars were completely gone, and she was relieved to hear that my family was safe. I received a call from my insurance adjuster that very same day to explain the next steps. My Kuhl Insurance agent was by my side throughout the entire process. She took care of the small details so we could focus on rebuilding our lives. Kuhl Insurance employees even volunteered to help us clean up after the storm. We will be forever grateful for their service and support during this tragedy."

– Gina Staniszewski

