

## **Equipment Company, Inc.**

Bill Koehler ADJUSTERS INTERNATIONAL COLORADO, INC. Regional Office 1044 Osage Ave. Kansas City, KS 66105 June 09, 2000

Re: MAJA EQUIPMENT COMPANY, INC

1003 SOUTH 24<sup>TH</sup> STREET OMAHA, NE 68108 Fire Damage

Dear Bill:

What you just heard was a very deep sigh of relief. Our fire loss is finally settled! To quote the Insurance Company's Adjuster "It's a relief to finally get this very difficult and unique loss settled." Difficult! Unique! AN UNDERSTATEMENT!!

We had a vehicle catch fire inside our masonry & wood-framed-roof building. To make things worse, the battery exploded and the battery acid vaporized. Foolishly we did not have "BI" business interruption or extra expense insurance coverage. Therefore we had to continue operations in the bulk of our building. All furnishings offices were destroyed as well as all electrical, plumbing, phones, and HVAC system. Our precision metal working tools and equipment were rusting. The stainless steel parts inventory and complete assembled machines were covered in soot, which we found to contain TOXIC-ACIDIC RESIDUE.

The Insurance Company then hired a restoration contractor to clean everything. Enter Bill Koehler and his son Ed Koehler. As you know, we manufacture precision stainless steel food processing equipment. You and Ed took one look at our "newly clean" stainless steel parts and machinery and asked for the MSDS sheets on the cleaning product used by the restoration contractor. The what sheets? The parts were rusting and the highly polished stainless steel was cloudy. The "restoration company" had used a product made for cleaning floors and walls in the food processing plants. "NOT FOR USE ON ITEMS IN DIRECT CONTACT WITH EDIBLE PRODUCTS" which of course our products were. And now the stainless steel was rusting. Thus, the tone and the basis of our claim was cast. You were able to collect all the costs of the building repairs, the replacement of all precision tools and enormous amount for our stainless steel items. You even found an obscure clause in the policy that paid a good deal of our extra expenses. You made the Insurance Company pay direct the restoration contractors' bill-and made the Insurance Company accept responsibility for damages and liability.

Bill, we can't thank you and Ed enough for your dedication, tenacity and complete understanding of our claim.

If you should need a recommendation on a loss in the food industry, please feel free to call on us.

John Dong

Kent Rounds

**OMAHA** 

**ATLANTA**