



San Francisco's Favorite Hardware Stores!

Rick Karp
President
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December 23, 2016

Cole Hardware

956 Cole Street
(at Parnassus near UC Medical Center)
San Francisco, CA 94117
P: (415) 753-2653
F: (415) 753-0957

Cole Hardware

3312 Mission Street
(at 29th near Safeway)
San Francisco, CA 94110
P: (415) 647-8700
F: (415) 647-6554

Cole Fox Hardware

70 Fourth Street
(downtown between Market & Mission)
San Francisco, CA 94103
P: (415) 777-4400
F: (415) 777-4453

Cole Hardware

2254 Polk Street
(at Green St. on Russian Hill)
San Francisco, CA 94109
P: (415) 674-8913
F: (415) 674-8917

Cole Hardware

5533 College Avenue
(just south of the Rockridge Bart station)
Oakland, CA 94618
P: (510) 230-0145
F: (510) 852-8216

**Cole Hardware
Supplies**

P: (415) 647-1800
F: (415) 647-2045
E: colesupply@colehardware.com

Cole Hardware

Home Repair Referral Service
P: (415) 753-2653 x3
F: (415) 753-6970
E: homerepair@colehardware.com

Accounting Office

70 4th Street
San Francisco, CA 94103
P: (415) 647-8760
F: (415) 647-8747

Gordon Scott, President
The Greenspan Co./Adjusters International
400 Oyster Point Boulevard
South San Francisco, CA 94080

Dear Mr. Scott,

Saturday afternoon, June 18th, was a very busy Saturday in our Mission Street hardware store. It was our second store, born 32 years ago. We lost it completely that afternoon in a five alarm fire that took out other buildings as well. Fortunately, nobody was injured, and all of our staff were able to work the next day at our other locations.

Before the smoke settled, I made a call to an independent adjuster I had hired to manage other claims I had in the past. Speaking with him the day after the fire, we both agreed that it was best I hire The Greenspan Co./Adjusters International to manage our claim and provide us counsel as we navigated our insurance relationship.

I'm sure there was a large cast of support staff, but I wanted to take a moment to convey my appreciation for The Greenspan Co./Adjusters International's professional representation of Cole Hardware. In particular, we worked closely with Tim Larsen, Chris Glenister and Jody Duvall. They did an excellent job on our behalf. Our claim was put together quickly, carefully and with our total engagement in the process. When we were finally able to negotiate with the insurance company, Tim and Chris worked with us for hours until we reached a settlement that was 1/3 more than what the insurance company was offering.

My adult children, David and Adrianna, began their careers in our business within the last few years. They received an eye-opening valuable education throughout the process. Adrianna, David and I were carefully and patiently tutored by Chris and Tim. This is an education I hope they will never use again, but if they do, it will be invaluable. And I am thankful to have introduced them to a professional company like The Greenspan Co./Adjusters International to assist them in the future should they need it.


Rick Karp