

BAYVIEW CENTER
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We had the unfortunate circumstance of being host to a fire on the 5th floor of a building we own. We would have been much happier had we avoided this challenge. A small remodeling project ended with the staining of some wood paneling. Forgotten oily stain rags spontaneously combusted in the early a.m. on a Sunday morning in the utility room. A wake-up call from the Fire Department alerted us to some major damage on the floor. The firemen had kept much of the area from complete destruction but smoke and water damage was widespread over several floors.

Water removal and demolition crews were on the job when Tony Gullifer of The Greenspan Company came to the site. I had not heard of a Public Adjuster before but he showed me in 30 minutes that I did not have the experience to handle the insurance claim. I had the experience to be the general contractor and get things put back in order but not to pull the building out of chaos and work on the claim at the same time. Then Daniel D'Ambrosia of The Greenspan Company was assigned to the project. He walked all the floors where fire, water and smoke damage occurred and made a detailed estimate of the loss. His representation during the insurance adjusters inspection tour was invaluable because he had already made his own assessment of the damage and would not let the insurance adjuster overlook anything. Without Dan, I would not have known and claimed all the damage that occurred. I have found that insurance companies like to move slow on settling claims. I like to move fast on reconstruction so was unhappy with the speed of getting money to pay the contractors for doing the work they had finished, but most of the contractors felt that the payments were quicker than the average.

During reconstruction a wall that had been destroyed was moved over 18" and rebuilt which made the hallway and the facility better. This was about the only positive outcome of the fire. As of this writing, a few small nagging problems still exist to be corrected but thanks to The Greenspan Company the funds are there to fix these problems when I get to them.

I had carried the maximum liability and fire coverage available with Farmers Insurance so The Greenspan Company was able to file a claim that covered all of the losses and their fees.

I will be very careful to avoid another fire but if one were to occur I will call The Greenspan Company at the same time I call the flood and damage control contractors.


Larry Bay/Owner