



## Recovery Success: Plumber Errs – Citizens Mops Up \$33K



Michael Koland, Senior Claims Adjuster

A condo owner thought his building was getting upgraded pipes, but when a plumber's work in Palm Beach County sprung a leak, he needed Citizens to help clean up the mess.

After a burst water main weeks later flooded his and others' condos, Citizens paid his \$43,000 claim and Senior Claims Adjuster Michael Koland contacted the plumber's insurer to recoup \$33,000 and return the customer's deductible to him.

"You approach it from the standpoint of who caused the damage – the plumber caused it," said Koland, explaining how Citizens initially pays claims and then when appropriate seeks out responsible third parties.

The plumbing at the Delray Beach condo building – which failed directly behind Citizens' insured's walls - flooded several first-floor condos, including damage to Citizens' customers personal property and expensive cabinets.

"When it failed, it failed big," Koland said.

Because the plumber's policy only provided replacement-cost reimbursement, Koland had to negotiate several thousand more dollars to recoup nearly 80 percent of Citizens outlay.

"They accepted liability," he said, "and in the end we were happy with the recovery."