How One Family Got Their Insurance Company to Pay for a New Kitchen Remodel

by Glenn Farrier

Article published on April 13th 2012 | Home

SAN DIEGO ? Things were going well for John and Marianne Costa of El Cajon. John recently got a promotion, and the couple took advantage of paid vacation time to take a trip to the Grand Canyon. While the Costas were out of town, vandals broke into their home smashing the patio door and ransacking their kitchen. Fortunately, the Costas had a current home insurance policy to protect their building and personal possessions.

When the Costas returned home, they were both in for a shock. We spoke with Marianne, who said she was devastated as she cleared off the counters and picked broken dishes and her grandmotherâ€™s china from the floor. Their kitchen walls were smashed, copper pipes were removed, cabinets were destroyed, and rain had come through the damaged patio door. As soon as the couple returned, they immediately contacted their insurance agent to start the claims process. The Costasâ€™ insurance company approved their insurance restoration claim promptly, and a contractor stopped by the next day to start their kitchen remodel. San Diego residents have felt safer in recent years due to declining crime rates. In fact, property crimes have seen a 50 percent reduction, but there is still a real risk, especially when homeowners go out of town.

Based on the assessment from the insurance company, the general contractor was able to refinish the damaged wood floor, replace the missing plumbing, and install a brand new patio door. The contractor also installed brand new kitchen cabinets above the counters. Like many families, the Costas chose their home for its sunny, updated kitchen. Because the kitchen was fairly new, the depreciated value and replacement costs were competitive. When completing their project, the Costas opted to install new under counter cabinets and upgraded granite countertops. Their insurance claim paid for most of the restoration work, and the family decided to pay for additional services out-of-pocket.

Due to their experience with vandalism, the Costas made sure to contact their insurance company again to ensure the remodeling materials were covered from theft or damage during the construction process. They also updated their home insurance policy to reflect the increased value of their kitchen remodel.

San Diego residents should always maintain a current home insurance policy and modify their policy to reflect upgrades such as granite counters or hardwood floors, which are more expensive to replace. When we spoke to the Costas after the remodel, Marianne said she was delighted with the project and couldnâ€™t wait to entertain her friends in the new kitchen space. John said he was relieved that his insurance policy covered the damage, and he was happy that his wife was so pleased with the results.

Article Source:
http://www.articleside.com/home-articles/how-one-family-got-their-insurance-company-to-pay-for-a-new-kitchen-remodel.htm - Article Side

Glenn Farrier - About Author:
The author has an immense knowledge on a kitchen remodel. San Diego. Know more about kitchen remodel related info in his website.

Article Keywords:
water damage. San Diego, remodeling San Diego, kitchen remodel

You can find more free articles on Article Side. Sign up today and share your knowledge to the community! It is completely FREE!