

Home left wrecked after adjuster's mistake

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By JASON WHITELY / WFAA-TV



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Voncilla Franklin stands in the bathroom where needed repairs are now in limbo.

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CEDAR HILL — Raising a teenager with cerebral palsy can be challenging. Just ask Voncilla Franklin, who cares for her 16-year-old son Roderick.

"And the thing is, I don't receive any type of assistance," she said.

But what has happened to Franklin's suburban home in Cedar Hill is frustrating.

"It makes me sad to even come home," Franklin said, "because my house is not the way I want it to be and the way it was before prior to all of this happening."

Here's what happened: After returning from work on December 15, she discovered a water leak in her guest bathroom. Carpet was saturated and tile was wet in much of her home.

She promptly called a restoration company and her insurance agent.

"The adjuster told me it was covered," Franklin said. "He was going to submit the paperwork. He told me I would be receiving two checks."

One check would pay the restoration company; the second would be reimbursement for damage to her belongings, she said.

With that comfort, Franklin let workers rip out damaged sheetrock, cut carpet and tear up tile.

But days later, the adjuster called back, saying Franklin's claim *wasn't* covered by her insurance policy.

"The people have already started the work on cutting my house up and you tell me it is not going to be covered?" she recalled.

The restoration company told News 8 the same thing. The adjuster gave its workers permission to go ahead and start making repairs, but days later revoked that authorization, saying the leak wasn't "sudden and accidental" but apparently in the home's foundation, which isn't covered by Franklin's policy.

Her independent agent in Cedar Hill said Franklin's claim is in the underwriter's hands.

The adjuster who was hired from Richardson hasn't returned our call.

The Texas Department of Insurance, which handles consumer complaints, reports that "denial of claims" was the top problem for all of 2007, making up about one-third of consumer issues.

Not so last year, when complaints over claim denials fell to about one-fifth of all problems. "Delays" and "unsatisfactory settlements" took over as the main concerns of policyholders.

Working full-time as a single parent, Franklin said she can't afford to clean up the adjuster's mistake — much less the \$1,400 estimate to repair the slab.

So for almost a month now, Franklin and her son Roderick have been living without hot water in a home in disrepair and with little patience remaining.

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