

REQUEST FOR IMMEDIATE ADVANCE PAYMENT

Date: November 22, 2024

SENT VIA: Certified Mail #7024-1670-0000-3421-7654, Email, Fax

URGENT - ADVANCE PAYMENT REQUIRED

TO:

Statewide Insurance Company

Claims Department

Attn: Robert Jenkins, Senior Adjuster

1500 Corporate Boulevard

Atlanta, Georgia 30339

CC: Marcus Williams, Claims Supervisor

CC: Angela Martinez, Regional Manager

FROM:

Sarah and Michael Thompson

4827 Oak Ridge Drive

Gainesville, Georgia 30506

Primary Phone: (770) 555-0123

Secondary Phone: (770) 555-0456

Email: sthompson@email.com

CLAIM IDENTIFICATION

Re: Request for Immediate Advance Payment Against Covered Loss

Policy Number: HO-2024-GA-4827-001

Claim Number: CL-2024-11-00789

Date of Loss: October 28, 2024

Type of Loss: Wind and Water Damage

Property Address: 4827 Oak Ridge Drive, Gainesville, GA 30506

Advance Amount Requested: \$45,000

Percentage of Documented Loss: 35%

OPENING STATEMENT

Dear Mr. Jenkins:

I urgently request an immediate advance payment of \$45,000 against my claim to address critical and time-sensitive needs that cannot await final settlement. This request is made pursuant to:

1. Policy provisions requiring prompt payment of undisputed amounts
2. Georgia insurance regulations mandating timely partial payments
3. Industry standards for emergency advance payments
4. The carrier's duty to prevent additional damage and minimize loss

This advance is needed within 48 hours to prevent irreparable harm.

DETAILED BREAKDOWN OF IMMEDIATE FUNDS NEEDED

1. EMERGENCY REPAIRS - \$18,500

A. Structural Stabilization - \$6,200

- Emergency shoring of master bedroom ceiling/walls
- Temporary support beams for second floor
- Foundation crack stabilization (north wall)
- Roof structure bracing over damaged areas
- **Contractor:** StructureSafe Engineering, License #ENG-456789, (770) 555-2345
- **Work must begin by:** November 25, 2024, 8:00 AM

B. Weather Protection - \$4,300

- Emergency roof tarping (1,200 sq ft)
- Board-up services for 8 windows and 2 doors
- Heavy-duty plastic sheeting installation
- Weatherization materials and labor
- **Contractor:** QuickBoard Services, License #QBS-123456

- **Materials already ordered:** November 21, 2024

C. Water Mitigation - \$5,800

- Water extraction services (estimated 500 gallons remaining)
- 12 industrial dehumidifiers rental
- 8 air movers rental
- Anti-microbial treatment for 2,400 sq ft
- Daily moisture monitoring
- **Company:** DryFast Restoration, IICRC Certification #54321
- **Daily rate:** \$425
- **Estimated duration:** 14 days minimum

D. Electrical Safety - \$2,200

- Emergency electrical system inspection
 - Temporary disconnects for damaged circuits
 - Generator rental for essential systems
 - Safety repairs to prevent fire hazard
 - **Electrician:** PowerSafe Electric, License #ELE-987654
 - **Permit required:** Yes, \$350 included
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2. TEMPORARY LIVING EXPENSES - \$16,500

A. Emergency Housing - \$10,500

- **Hotel:** Residence Inn Gainesville
- **Address:** 1234 Hotel Drive, Gainesville, GA 30506
- **Nightly rate:** \$189 (2 rooms required)
- **Number of rooms:** 2 (family of 4 plus elderly mother)
- **30-day requirement:** November 22 - December 22
- **Confirmed reservation #:** RI-2024-11-4827

B. Increased Living Costs - \$4,000

- Additional meal expenses: \$125/day (5 people)

- Extra transportation costs: \$35/day (work/school)
- Laundry services: \$150/week
- Additional childcare: \$200/week (lost home office)
- Pet boarding: \$45/day for 2 dogs

C. Storage and Moving - \$2,000

- Emergency moving services: \$1,200
 - Storage unit rental (10x20): \$280/month
 - Packing materials: \$320
 - Furniture protection wrap: \$200
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3. LOSS MITIGATION EXPENSES - \$10,000

A. Content Protection - \$5,500

- Emergency pack-out of salvageable contents
- Professional cleaning of electronics
- Document freeze-drying service
- Artwork and antiques special handling
- Climate-controlled storage

B. Security Services - \$2,500

- 24-hour security patrol (first 2 weeks)
- Temporary fencing installation
- Motion-activated cameras (4 units)
- Alarm system for openings
- **Company:** SecureGuard Services

C. Debris Removal - \$2,000

- Damaged drywall and insulation removal
 - Contaminated carpet disposal
 - Broken glass and damaged contents
 - Proper disposal fees and permits
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TOTAL ADVANCE NEEDED: \$45,000

JUSTIFICATION FOR ADVANCE AMOUNT

Documented Damages Far Exceed Advance Request:

Category	Documented Amount	Less Deductible	Net Amount
Structural Damage	\$78,500		
Personal Property	\$32,400		
Additional Living Expense	\$27,000		
Emergency Mitigation	\$12,500		
TOTAL	\$150,400	-\$2,500	\$147,900

Advance Requested: \$45,000 (Only 30% of net documented damages)

CONSEQUENCES OF PAYMENT DELAY

Immediate Consequences (24-48 Hours):

1. Additional Property Damage

- Water intrusion will spread to unaffected first floor
- Mold growth begins within 48 hours in Georgia humidity
- Ceiling collapse risk without immediate shoring
- Estimated additional damage: \$15,000-20,000

2. Loss of Contractors

- StructureSafe has other emergency calls waiting
- Will lose spot with water mitigation company
- Roofing contractor scheduling 3 weeks out if we miss window
- 20% price increase for future emergency scheduling

3. Financial Penalties

- Credit cards over limit if hotel goes on personal card: \$125 fee
- Storage unit late fee after 24 hours: \$50

- Lost contractor deposits: \$2,500
- Hotel cancellation fee: \$1,890

Extended Consequences (Beyond 48 Hours):

1. Health and Safety Risks

- Black mold exposure to family including 73-year-old mother
- Structural collapse endangering neighbors
- Electrical fire hazard from water-damaged wiring
- Property attracts vandalism without security

2. Legal and Regulatory Issues

- City condemnation notice threatened for November 26
 - HOA daily fines of \$100 starting November 24
 - Potential criminal liability if structure harms others
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FINANCIAL HARDSHIP DOCUMENTATION

Current Financial Status:

Liquid Assets Exhausted:

- Personal savings used: \$12,500
- Emergency fund depleted: \$8,000
- Credit cards at limit: \$22,000
- 401(k) loan processing: \$15,000 (10 days minimum)

Monthly Financial Obligations:

- Mortgage payment: \$2,850
- Property taxes: \$580
- Insurance premiums: \$385
- Utilities: \$425
- Other essential expenses: \$1,760
- **Total Monthly:** \$6,000

Available Resources:

- Current checking balance: \$1,247
- Available credit: \$500
- Days until next paycheck: 8
- **Total available:** \$1,747

Shortfall: \$45,000 needed vs. \$1,747 available

CONTRACTORS REQUIRING IMMEDIATE PAYMENT

Contractor	Service	Deposit Required	Start Date	Contact
StructureSafe	Structural stabilization	\$3,100	11/25/24	(770) 555-2345
DryFast	Water mitigation	\$2,900	11/23/24	(770) 555-6789
PowerSafe	Emergency electrical	\$1,100	11/24/24	(770) 555-4567
SecureGuard	Security services	\$1,250	11/23/24	(770) 555-8901

Total Contractor Deposits Needed: \$8,350

ADVANCE PAYMENT TERMS AND CONDITIONS

I Agree To:

1. Proper Use of Funds

- Apply all advance funds to covered expenses only
- Maintain detailed records of all expenditures
- Provide receipts within 5 days of spending
- Allow inspection of completed work

2. Documentation Requirements

- Submit weekly progress reports
- Provide photo documentation of repairs
- Maintain contractor lien waivers
- Keep all original receipts

3. Settlement Terms

- Credit advance against final settlement
 - Supplement documentation as needed
 - Cooperate with ongoing investigation
 - No waiver of rights to full claim payment
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PAYMENT INSTRUCTIONS

Preferred Method - Wire Transfer (Fastest):

Bank Name: First National Bank of Gainesville

Routing Number: 061000227

Account Number: 4827-555-0123

Account Name: Sarah and Michael Thompson

Reference: Claim #CL-2024-11-00789

Alternative - Overnight Check:

Payable to: Sarah Thompson and Michael Thompson

Send via: FedEx Next Day Air

Delivery address: 1234 Hotel Drive, Room 214, Gainesville, GA 30506

Contact for delivery: (770) 555-0123

FORMAL DEMAND AND LEGAL NOTICE

This constitutes formal demand for advance payment under:

1. The insurance policy contract terms
2. Georgia statutory requirements O.C.G.A. § 33-7-11
3. The covenant of good faith and fair dealing
4. Industry standards and customs

Failure to provide reasonable advance within 48 hours will:

1. Violate specific policy provisions
2. Breach statutory duties under Georgia law
3. Constitute bad faith claims handling
4. Result in additional compensable damages

5. Necessitate immediate legal action
 6. Trigger regulatory complaints to Georgia DOI
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SUPERVISORY ATTENTION REQUIRED

If you lack authority to approve advances over \$25,000, please immediately escalate to:

1. Your Direct Supervisor: Marcus Williams
2. Claims Team Manager
3. Regional Claims Director
4. Vice President of Claims

Time is of the essence - escalation must occur TODAY

CONFIRMATION REQUIRED

Please confirm by November 24, 2024, 5:00 PM EST:

1. ☐ Advance payment approved in amount of \$_____
 2. ☐ Payment method (wire/check/other)
 3. ☐ Exact payment date/time
 4. ☐ Any additional requirements
 5. ☐ Name of approving authority
 6. ☐ Tracking/confirmation number
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CONTACT INFORMATION FOR IMMEDIATE RESPONSE

Primary Contact (Available 24/7):

- Cell: (770) 555-0123
- Text: (770) 555-0123
- Email: sthompson@email.com

Secondary Contact:

- Michael Thompson: (770) 555-0456
- Email: mthompson@email.com

Emergency Contact:

- Jennifer Thompson (Sister)
 - Phone: (678) 555-7890
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PROFESSIONAL REPRESENTATIVES**Public Adjuster:**

- James Mitchell
- GA License #PA-2019-0234
- Phone: (770) 555-3456
- Email: jmitchell@adjusters.com

Emergency Restoration Contractor:

- RestorePro Construction
 - Tom Anderson, Project Manager
 - 24-Hour Line: (770) 555-7890
 - License #CGC-123456
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CONCLUSION

Every hour of delay exponentially increases the damage to my property and the financial harm to my family. The requested advance payment is not only reasonable and fully documented but is legally required under both policy terms and Georgia law.

Your insurance company advertises "We're there when you need us most." This is that moment. My family's home is severely damaged, we are displaced with my elderly mother, and contractors are ready to begin emergency repairs - they simply need the promised insurance funds to proceed.

I trust you will recognize the urgency of this situation and act immediately to provide the requested advance payment. Time is truly of the essence, and each passing hour without action compounds both the property damage and the liability exposure for Statewide Insurance Company.

Please act now to prevent further damage and fulfill your obligations.

Respectfully submitted,

Sarah Thompson

Michael Thompson

November 22, 2024, 2:30 PM

ATTACHMENTS CHECKLIST

- ☑ Emergency Repair Estimates (StructureSafe, DryFast, PowerSafe)
 - ☑ Photo Documentation (86 photos showing urgent needs)
 - ☑ Hotel Reservation Confirmation
 - ☑ Receipts for Emergency Expenses (\$12,500 to date)
 - ☑ Contractor Deposit Requirements
 - ☑ Bank Statements (showing financial hardship)
 - ☑ Structural Engineer Emergency Report
 - ☑ Weather Forecast (severe storms predicted Nov 25-27)
 - ☑ City of Gainesville Notice (threatened condemnation)
 - ☑ Previous Correspondence
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DISTRIBUTION:

- cc: Marcus Williams - Statewide Insurance Claims Supervisor
- cc: Georgia Department of Insurance
- cc: James Mitchell - Public Adjuster
- cc: File

URGENT - RESPONSE REQUIRED WITHIN 48 HOURS

FAILURE TO RESPOND WILL RESULT IN IMMEDIATE REGULATORY AND LEGAL ACTION