

WE'VE SEEN IT ALL!

UNIQUE CLAIMS CAUSE HAVOC FOR CUSTOMERS

Having been in the insurance business for more than 50 years, National Lloyds has seen and heard a lot of bizarre claims. This is a perfect time to reflect on some of our most unusual and actual claims.

Situation: An insured removed the register from their air conditioner, placed a lit candle in the duct work and then poured gasoline inside the house. The fumes drifted to the candle, a fire ignited and the person's feet caught on fire resulting in third degree burns. He was treated for his injuries, arrested and charged with arson.

Be Smart: Don't tamper with household appliances and conspiring to commit arson is illegal.

Situation: A policyholder reported water damage to their mobile home. Upon arrival, the adjuster found the mobile home had been demolished with hardly anything remaining and a bulldozer sitting on top of the pile of rubble. The policyholder stated they decided to demolish the home due to the extent of the water damage.

Be Smart: Before destroying your home or even starting any renovations, make sure the home has been inspected by your insurance company first

Situation: Pests can cause problems for all of us. For instance: a policyholder filed a claim for issues related to their HVAC. Our adjuster found a raccoon had built a comfy den in her HVAC closet. Another policyholder filed a claim for an electrical short in their crawl space. Once the fire department investigated they found a den of over 20 rattlesnakes under the home.

Be Smart: Check the perimeter of your home for, open windows, doors, and cracks. Look for holes, gaps, or openings near your home's foundation. Be sure there are no open food containers or trash around the perimeter. Inspect and correct any openings over a quarter of an inch wide as animals can get into your home. Also be sure to trim trees, limbs, and branches touching your roof or the home in general. This cuts off easy access to your property for animals. Remember, you can always call your local Animal Control agent in your area for assistance.

About National Lloyds

Since 1948, National Lloyds Insurance Company has been working to provide its clients with access to affordable homeowners insurance, fire and flood protection, and insurance for manufactured homes. Headquartered in Waco, Texas, National Lloyds offers its customers a dedicated network of more than 4,200 agencies in over 30 states with agents nationwide.

Visit our website at www.nationallloydsinsurance.com to find an agent in your area.

For additional information contact:

Jamie Kenny

National Lloyds Public Relations

jkenny@natlloyds.com