

## Case Summary: Radcliff v. State Farm (Indiana)

### Key takeaways:

- **Hailstorm Hits (2006):** A massive storm damaged thousands of homes in Indiana. While many insurers paid claims, State Farm denied a large number of them.
- **Contractor Steps In:** Contractor Joseph Radcliff helped homeowners challenge denials and spoke out publicly.
- **Insurance Pushback:** Instead of addressing the claims, State Farm investigated Radcliff for fraud and tried to damage his reputation.
- **Court Battle:** Radcliff fought back with a defamation lawsuit after criminal charges against him were dropped.
- **Verdict:** A jury awarded Radcliff \$14.5 million, finding that State Farm acted with malice and spread false information.
- **Outcome for Homeowners:** The case proved that insurance companies can be held accountable when they unfairly deny claims or retaliate against those who challenge them.

## Navigating Your Insurance Claim

Storm damage can feel overwhelming, but you're not alone! We are here to inform and advocate for you with integrity every step of the way.

### Keep in mind:

- **Every claim is different:** Even if your neighbors get approved on the first try, yours may take more work.
- **A denial isn't always final:** As soon as we receive your adjuster's summary or insurance estimate, we'll review it with you and walk through the best options and next steps. If you receive a partial approval or even a denial letter, don't be discouraged; we'll go through everything together before determining the best path forward.
- **We've got you covered:** From photos to reports and on-site visits, we'll provide the evidence needed to support your claim.
- **Stay organized, and respond with urgency:** When homeowners respond quickly and step in when we ask for their help, it makes the claim process much smoother and more efficient.
- **Know your rights:** If things get tough, our expert team will connect you with the right resources to keep the process moving.

**Bottom line:** Insurance companies will sometimes challenge or discredit contractors who stand up for homeowners. We're here to simplify the process for you so you don't have to work with your insurance company on your own.