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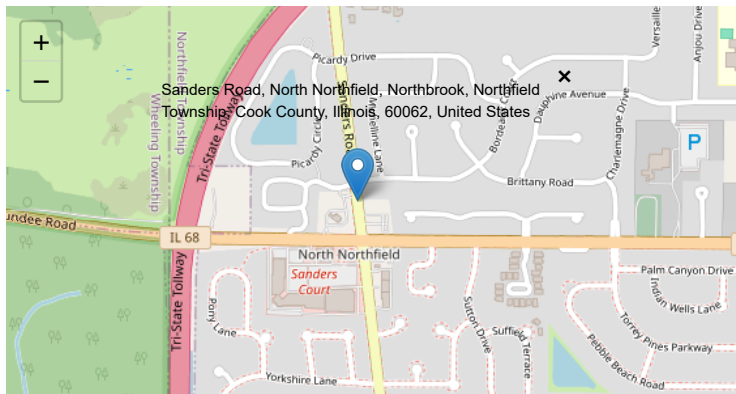
Complaint Review: Allstate Insurance Company - Northbrook Illinois

Submitted: Mon, August 05, 2002 Updated: Mon, August 05, 2002 Reported By: — McHenry IL

AUTHOR NOT CONFIRMED ? Why?

- f Allstate Insurance Company
Sanders Road
Northbrook, Illinois
U.S.A.
Phone:
Web:
Category: Insurance Companies

Allstate Insurance Company Allstate's "Good Hands" Nearly Choked Me To Death (literally) Delaying Homeowners Claim Northbrook Illinois



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Allstate is the Homeowners insurance from hell!! Their delay in settling a claim has permanently damaged my health. I almost choked to death from mold that was growing in my lungs and made me severely asthmatic due to a newly developed allergy and forced me out of my home.


New Year's Eve (Dec. 31), 2000 our house suffered severe ice damming damage causing the roof to buckle, raise from the frame and some of our ceilings collapse from the water that seeped in. I called their claims hotline, but being a holiday all I got was a recording saying they would call back on January 2nd. I ended up sitting on hold for an hour on January 3rd as they still hadn't called back.

Finally the Jan. 20, an adjuster comes and refused to look at 95% of the damage. His settlement check was for 1/10th of what was needed. Another adjuster came out 3 more weeks later after the damage had spread and we had flooded as the insulation and drywall was now saturated with water. That was Feb. 13th. On March 1, we still had no check when he met with our contractor and they agreed on the dollar amount of the damage.

May 17th, still no check. I wake up and an gasping for breath and coughing up grass green plegm. I call my doctor and I go to his office immediately. He called Allstate and told them that I could no longer live in the house as the mold was so bad it was growing in my lungs and I had become severely asthmatic. They put us in temp housing or pay for me to live in the hospital. I had to find the temp housing as our adjuster couldn't be bothered. They allowed us 3 weeks when we didn't even have a check yet.

This claim dragged on thru October. Every time the contractors would start repairs, they would find more damage and it took Allstate weeks to send an adjuster and a check. They blamed us for being the policy holders from hell, although I had to work with 3 different adjusters. Told us the contractor was delaying the repairs when it was them not returning calls for weeks and Ocwen holding up payments to the contractors. They decided it was taking to long to repair, and we found out 3 weeks after the fact that they were no longer paying for our temp housing in a letter for our adjuster. We ended up getting evicted from temp housing and liable for the last month's rent. We were forced to move back into an incomplete home with no heat.

 We not only feel that they are guilty of breach of contract as they did NOT settle the claim in a timely manner. But they are also responsible for my permanently damaged lungs and the rest of the money we paid to complete what they refused to accept as part of the claim. But no lawyer will take  in the case without a large retainer that we can't afford.

 No new insurance company will touch us for 3 more years due to us having such a large claim even though Allstate in it's delay tactics is what caused it to be so large. I'm afraid to file a complaint with the state insurance commission for fear of being dropped.

Their penny pinching shows no regard towards the people that pay their salaries thru their premiums. They are supposed to help us in times like this. Not put "the good hands" around our throats and choke the physical and mental health out of us.

Elizabeth  
 McHenry, Illinois

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