

Barn White, Inc.
4317 N. 10th Street
McAllen, TX 78504

April 27, 2015

Senator Juan Chuy Hinojosa
612 West Nolana Ave.
McAllen, TX 78504

Representative Roberto "Bobby" Guerra
10213 North 10th Street
McAllen, TX 78504

Re: SB 1628 and HB 3464

Dear Senator Chuy Hinojosa and Representative Bobby Guerra:

As you know, as sisters, we own and operate Barn White in McAllen Texas, a bridal and china registry, and home decor business since 1988. March 29th, 2012, Barn White, situated in north McAllen, sustained substantial damage to our building, inventory and the business as a result to a historic, unprecedented hailstorm, like one that had never hit in the valley, ever. Barn White was covered by a policy of insurance issued by Travelers Insurance, we had policy holders with Travelers for many, many years and never filed a claim ever before. The hailstorm destroyed our roof, broke many windows and we had standing water inside our business the next day after the storm. Clean up efforts started immediately and continued for a long while. We filed our storm damage claim with Travelers and they sent an adjuster several days later. When the Travelers adjuster arrived, we were still pulling damaged inventory out dehumidifier fans were blowing all over the store and we were still cleaning up broken glass. The Travelers adjusters worked off and on looking at the building while we were pulling out damaged items and inventory behind Barn White. We showed the adjuster all of the damaged items, he took pictures and thereafter we asked if we needed to keep the damaged inventory, he told us no and so we proceeded to throw it all away right in front of him. This Travelers adjuster left and we did not hear back from him. After several weeks later, we received a call from another Travelers adjuster, claiming to adjust the contents of our business. We told this Travelers adjuster that we have shown the entire damaged inventory to the previous Travelers adjuster and he told us to throw it away, which is what we did. This second "contents" adjuster told us we should not have thrown it away and we probably would not be able to collect for those damages.

We worked with the Travelers adjuster as hard as we could. Travelers would not pay for the full value of all the damaged inventory, claiming we failed to provide Travelers an opportunity to inspect it, and Travelers did not pay for all the damages to the building, roof, windows and interior. We hired a contractor to meet with Travelers and go over all the damaged items and estimate to repair. After many months of back and forth with Travelers, we were told that Travelers would not increase their initial adjustment of our damages. We had no other choice but to bring a lawsuit for all the damages Travelers refused to pay us. In the end, Travelers agreed with our damage assessment and we

Barn White, Inc.
4317 N. 10th Street
McAllen, TX 78504

April 27, 2015

resolved our claims. But, this was ONLY after we had to hire attorneys and bring a lawsuit.

We understand the Texas legislature is considering changing the law making it more difficult to collect on valid, legitimate claims and make the adjusters immune from any responsibility. We oppose changing the law. In our situation, we are female business owners and we believe were taken advantage of, misled and not treated in good faith by Travelers and the adjusters.

We would certainly appreciate your full support as we have both supported you.

Sincerely,



Leslie Ewers



Page Friedrichs-Moore