
Steve & Cheri Coryell

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Foremost/Farmers

████████████████████
Lee's Summit, Missouri

RE: Claim # ██████████
YouTube Video: <https://youtu.be/BbqEbSRr-oU>

December 7, 2019

Hello ██████████:

I am writing to you today to share my experience related to the incident on October 26, 2019 that destroyed our home. Since I know you work for Farmers/Foremost I thought you might appreciate this story, and maybe others in your company too.

As you know, my wife and I are full-time RV'ers. We embarked on the RV lifestyle in April 2017, moving out of our house and packing away our household goods into a storage unit in Murfreesboro, Tennessee to hit the road. As an Information Technology professional, my work allows me the ability to work remotely with minimal travel. So as long as I have a reliable Internet connection and can be reasonably close to an airport then home is where I park it!

We have traveled all over the USA since then and hope to see all of our bucket-list locations in the next 4 or 5 years before settling back down in a more permanent location (most likely Arizona). We have no house in Tennessee, but we maintain residency there with the physical address of our private mailbox. All our mail goes to a UPS Store address and we simply have it forwarded every so often to wherever we are parked. I conduct virtually all of my affairs online, such as bills, banking, etc. But we make sure to return once or twice a year to see our people, doctors, the DMV, and to put a few things into storage (or to retrieve an item or two).

You know from watching the video I prepared (<https://youtu.be/BbqEbSRr-oU>), that we were caught in a storm in Kentucky traveling from Kansas City to Nashville. It came upon us with almost no warning. The GPS system flashed a warning about high winds by the time we were already in it. My heart rate and adrenaline spiked because I knew I was in danger at that moment. Fear set in, so I immediately exited the interstate to seek shelter. By the time I reached the stop sign on the exit ramp (Exit 89 on Southbound I-24) the winds were a raging tempest. It was too late.

I felt the trailer rocking violently and looked into my rearview mirror to witness the thing begin to tip. I yelled out in horror, "We're going over!" I clenched my jaw and gripped the steering wheel in preparation for the impact with terrifying visions in my head of rolling down the embankment. Cheri was in the backseat with our little Yorkie-Poo. She wrapped her arms around Gypsy expecting the worst. For half-a-second of terror the truck lifted off the ground as the trailer tipped. An ear-piercing sound of splintering metal rang out as the kingpin of the trailer shattered the fifth-wheel hitch into pieces. It popped out of the hitch like a champagne cork and released the truck. We dropped back down with a bone jarring bounce then heard an incredible "thud!" as our 13,000-pound home was tossed onto a guardrail.

In total shock and disbelief, we sat there trying to wrap our minds around the reality of what had just happened. Survival mode kicked-in and we began making calls. First to 911, then to Farmers, and then to our friends in Nashville. We stayed in the truck until the storm passed and then exited to witness the carnage. It was surreal. Our home laid there in ruin with the driver's side of the truck bed crushed. My wife and I looked into each other's eyes, chins trembling, eyes tearing-up, and embraced. With the shrill sound of sirens all around us we felt incredibly grateful that we were not hurt, because we weren't the only ones in trouble. In fact, we were one of four vehicles that got knocked over in that area. There were 2 other RVs (one of which was a motor coach that had people trapped inside!), plus a tractor-trailer that were all laid over. First responders and wrecking crews were very busy for the next several hours. Although badly damaged, we learned that the truck was still drivable as I got back in and moved it to the side of the road.

As we waited two-plus hours for the scene to be cleared, we began to realize the long and difficult road that was before us. We felt sorrow as we wondered which of our sentimental and irreplaceable personal items might be destroyed. We felt overwhelmed with a thousand questions racing through our minds. What are we going to do now? We are homeless. Where will we stay? How will we salvage our gear from the destroyed RV? Will it even stay together when the wrecker lifts it back upright? On and on ... I immediately felt a whole new appreciation for people who have lost their homes to tornados, hurricanes, or floods. It is one thing to imagine what those folks go through, but it is something entirely different to live it yourself.

We began to question our future, wondering if our RV adventures had just come to an abrupt end. Should we just settle back down in Tennessee and give-up on our bucket-list and dreams of Arizona? Maybe we had a good run and it's all over now? I convinced myself that it was going to take months, probably until Spring of 2020, just to get a settlement figured out with the insurance. Should we cancel all our plans? Doubts, uncertainty, and unrest clouded my mind. So, I prayed, and prayed some more. Cheri and I talked it over as we drove the remaining 100 miles to Murfreesboro and we decided to stop spinning in our minds about it all and see what God does with it. "Wait upon the Lord" became our strategy.

God showed-up with some fantastic people ...

1. Mike & Meshon [REDACTED]. Some wonderful friends from our church ([CLC – Christian Life Church](#)). We stayed with them for four days while we rented a U-haul truck and went back the Jones Brothers tow lot in Hopkinsville, Kentucky and salvaged our gear. It was on a Sunday, but the General Manager, Scott [REDACTED], made arrangements for someone to let us in who waited 6 hours for us to dig through the rubble searching for salvageable items. We were amazed that so many items were recovered. Our estimate was that only about 25% was lost, most of which was the kitchen area since that's where the main impact on the guardrail occurred. We then rented a storage unit, conveniently located at the same facility we were already using, to pack away the things.
2. Ralph & Patricia [REDACTED]. More amazing friends. We stayed with them for over a month as we went through the recovery process.
3. Farmers/Foremost Insurance. From the very first call, everyone we spoke with was gracious, sympathetic, patient, and helpful. In just a few days we had an adjustor's name for the truck claim (Amanda [REDACTED]), and for the trailer claim (Andrea [REDACTED]). Both were quick to reach out to me and explain the claims process and to verify the coverage benefits that were available to us. In just a few days an inspector (Jerry [REDACTED]) showed-up and provided a repair estimate for the truck with some shop recommendations. In just a few more days I sent pictures of the damaged trailer to Andrea and she was working on a total loss valuation. She also worked directly with me on filling-out an initial list of lost personal items. Barely two weeks after the incident I already had an initial settlement offer along with a direct-deposit into my account for the lost personal items! Holy Cow!

Needless to say, my pessimistic projections of this taking months were shattered as Foremost & Farmers stepped-up and acted swiftly. In addition to that, several other scenarios fell right into place, such as ...

- The truck. Initial estimates from the repair shop were 6 weeks. My father, who lives near the Nashville area, loaned us his vehicle in anticipation of that. However, out of curiosity, I decided to stop-in at the local Dodge dealer that sold me the truck to explore options for getting a new truck after the repairs were done. Incredibly, they offered to take the damaged truck as-is, along with the repair money, and made me an awesome trade deal for a brand-new truck THAT DAY! Done! No waiting six weeks or using my dad's car!
- The trailer. The power of the Internet provided us with the ability to shop dozens of dealer inventories online until we stumbled upon an almost-perfect match, IN TENNESSEE! It was a few hours' drive away to the east side of the state (Johnson City), but we managed to make the drive with a rental car that they paid for! We sealed the deal that evening with a deposit and made arrangements to have it shipped to one of their stores in Murfreesboro, less than 20 miles from where we were staying! How convenient is that?
- My work. The grace and understanding showed by my colleagues at DXC Technology and Procter & Gamble allowed me to take several afternoons off of work without hassle to go and take care of business. What a great crew!
- [REDACTED]. (Ralph & Patricia) They were gracious enough to open their home to us for over a month. But they didn't stop there. Ralph spent two days rewiring his barn in order to accommodate a 50-amp box where we could plug-in our new trailer when we brought it home! No words. Simply amazing!
- Kathy [REDACTED]. A wonderful friend from the church who loaned us her work trailer to move our gear from the temporary storage unit into the new RV. It would have taken us significantly longer without that favor.

In summary, Farmers/Foremost exceeded my expectations and helped us get back on the road much quicker than I would have ever expected. I will absolutely recommend them to everyone who asks as I travel around the country meeting people from all walks of life. I surely have a real-world experience now to base that opinion on. Likewise, God, family, and great friends were all by our side through the ordeal. Without them it would have been so much more difficult, if not impossible

Best Regards,

Steve Coryell

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