

## From fire to fresh start one year later: What a difference Zurich made for Buhler Auto Group

Garry Foltz, General Manager for Buhler Auto Group in Hazlet, NJ, was looking forward to a nice 2012 Memorial Day weekend in Delaware. But when his cell phone rang at his bedside before 6:00 AM on Saturday, May 26, his weekend plans (and a whole lot more) went up in smoke... literally.



I never really knew what to think, and my mind was racing with all different kinds of scenarios," Garry remembered. "I thought, 'Am I going to go out of business for a couple of months and lose all my customers?' I was just hoping that someone could help. Then Mike reviewed our policy and coverage over the phone and assured me of the coverage we had in place."

Garry Foltz

"I was two hours away in Delaware on Memorial Day weekend 2012," Garry recalls. "I always sleep with my phone next to my bed, and it rang at 5:40 AM on Saturday, and that's never a good feeling."

Garry answered the phone to the voice of his parts manager crying, "It's gone, Buhler is on fire, and it's totally gone!" Garry hung up the phone and sat there a few minutes in total shock. He really didn't know what to do first, except to start thinking about questions to ask and who he should call first.

"I called my father-in-law, Don Buhler, who is 100 percent owner of the dealership," Garry said. "Next, I called my brother-in-law, Darren, who works in both dealerships and manages our other location. Zurich was one of my phone calls not too long after that." All Garry was thinking was that it was Memorial Day weekend, and it may be difficult to reach anyone quickly on a holiday weekend. But sure enough, Garry soon received a call from Randy Townsend, Head of Zurich's Major Loss Claims Team. Then catastrophic claims adjuster Mike Hills called him not too long after that.

"I never really knew what to think, and my mind was racing with all different kinds of scenarios," Garry remembered. "I thought, 'Am I going to go out of business for a couple of months and lose all my customers?' I was just hoping that someone could help. Then Mike reviewed our policy and coverage over the phone and assured me of the coverage we had in place."

"My parts manager said there was one section of the building that wasn't engulfed in flames, but it had smoke," Garry recalled. "It was where we kept our vehicle keys, and Mike helped him handle the situation appropriately and safely get the keys from that area."

On Sunday evening, Mike and two additional Zurich claims adjusters flew out to New Jersey. Garry met Mike and the Zurich team Monday morning, and right away, Garry said Mike made me feel that everything would be alright.

"We just wanted to know we had a place to go after the fire," Garry said. "I wondered if I needed to lay off my employees." But Mike confirmed Buhler Auto Group had Business Income

Continuation coverage that would help with extra expenses to move the dealership to a temporary location. That coverage would also provide them with the money needed to retain employees.

"Within four days of the fire and based on our coverage, Zurich issued a check in the amount of \$1.5 million to cover our immediate claims, such as loss of our equipment and the technicians' tools, as well as for the four customer cars that were lost in the fire." Checks were given to Buhler Auto Group as an advance on their building to pay off their mortgage and to cover expenses of moving into another location. Garry said they found a building up the street to begin operations, and only lost a couple days of business despite losing the entire dealership to fire. "The great news was that we didn't have to lay off any employees due to the loss," Garry explained.

Buhler Auto Group had their first car sales transaction in less than a week from the date of the loss. The dealership was operating in a very small, temporary facility (approximately 5,000 sq. ft.) and had to stagger employee shifts. Despite the tight space, Garry said they could handle their core business and get back on track. Business Income Continuation coverage made up for the shortfall in business they experienced due to the fire.

When asked about how Zurich met or exceeded Buhler Auto Group's expectations from an insurance coverage and claims perspective, Garry had a lot to share.

"The first thing when you're buying insurance," Garry noted, "is that you're always wondering in the back of your mind if what you're buying is actually going to cover you in a loss situation. My Zurich Account Executive reviewed our policy to ensure we had essential coverages that helped keep us in business through this. It let us operate with our current set of employees and helped our customers understand that Buhler will make it out of this." Garry said his Zurich Account Executive made sure the dealership purchased replacement coverage on their building rather than Actual Cash Value coverage. The Business Income Continuation coverage also contained an endorsement that included the loss in sales in addition to loss in service and parts. Additionally, his Account Executive made sure Garry had the right endorsements on their policy.

"Secondly, Zurich's policy made a lot of sense when it came to the time of our claim payments," Garry said. We didn't have to read a lot of fine print. We switched to Zurich in 2008, partly because the policy was easier to understand." The administration of the claim was the one aspect that Garry was the most happy and impressed with. "Mike had the mindset that he was going to help me get back in business per the coverages in my policy."

## New dealership grand opening: Memorial Day Weekend 2013

Exactly one year later during Memorial Day weekend 2013, Buhler Auto Group moved into a brand new dealership building with the same number of employees they had at the time of the fire.



Grand Opening, one year after the fire. From left to right: Garry Foltz, General Manager of Buhler Auto Group; Don Buhler, Dealer Principal of Buhler Auto Group; Mike Hills, Zurich Major Loss Supervisor; Rob Gawlinski, Zurich Regional Sales Manager; Darrin Buhler, Co-Owner of Buhler Auto Group.

"Going from fire to a brand new building in a year, everything has to fall in line. We had a lot of people help us," Garry said. "I give Mike Hills a lot of credit for ensuring everything was reviewed and in place in a timely fashion. He was a huge calming factor for me through all of this."

"Mike came out for our grand opening," Garry said. "He knew what I was going through, and was extremely sympathetic and helpful. He totally put me at ease throughout the process and always told us what we were able to do. My employees could see that everything was moving along, that we were making progress, and that gave them hope to hang in with us through a very tough situation... and that we would be back strong." Garry said he's happy that Buhler Auto Group has the fire loss behind them and they're moving forward. "We're thankful we had Zurich."

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**Zurich American Insurance Company**  
1400 American Lane, Schaumburg, Illinois 60196-1056  
800 382 2150 [www.zurichna.com](http://www.zurichna.com)

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