



HARDWOOD  
*ski and bike*  
cross country | mountain bike



Date: March. 10, 2020

After a fire destroyed our Ski Chalet on Dec. 17<sup>th</sup>, 2017, the board of directors at Hardwood Ski and Bike decided to engage a public insurance adjusting company to help us navigate the claim ahead. After speaking with Frank Fini at NFA, we made the decision to hire NFA as our public adjusting company. David Leblanc was assigned to our file, and helped quarterback our claim process, which extended for more than 2 years from the date of the loss. The hurdles and resistance that the insurance company placed before us seemed insurmountable, but with David and NFA acting on our behalf, we managed to survive the incredibly stressful and unfair practices of the insurer. I can't imagine how things would have turned out without the help of NFA. They were there for us in the beginning, right through until the end. Although the insurance industry seems broken, it is reassuring to know there are organizations who will fight for what is right. NFA embodies these characteristics, and I would recommend NFA to anyone who has the terrible misfortune to encounter a fire loss.

Gareth Houben

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