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EMAILS & OPINIONS

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“It must be fixed.”



By **Guest Author** on February 26, 2019

My wife, **Wendy**, and I are Florida retirees who are proud to call this state our home.

Two years ago, we fell victim to a home repair scam that is spreading across the state and raising our insurance rates. We're warning others: Don't make the same mistake we did.

What started as a small leak under our kitchen sink has thrust us into the middle of a statewide policy debate pitting consumers and their insurance companies against shady repair vendors and their attorneys.

It's all over something called an Assignment of Benefits, or AOB, and it must be fixed.

Our minor water leak mushroomed into a nasty legal battle that took over a year to settle. It happened because we signed an AOB. We didn't know it at the time, but we signed over all the rights and benefits to our homeowners' policy to a third-party vendor, making us powerless to work with our insurance company to resolve our claim.

We live in Clearwater, but there are thousands of people like us across the state who have been victimized by AOB abuse and probably don't even know it. Dishonest repair vendors use AOBs to take control of people's policies, then jack up the cost and scope of repairs and sue insurance companies that refuse to pay.

In the end, who pays? Policyholders, in the form of higher rates necessary to cover legal fees.

We recently traveled to Tallahassee to tell our story to state lawmakers and urge them to pass a bill that will stop abusive AOB practices and keep homeowners in control of their policies. We told them how a mold remediation company ripped out half our kitchen within hours of us signing an AOB.

We told them how our unsecured dishwasher fell over onto our 4-year-old grandson.

We told them how greedy repair vendors shouldn't be able to get away with preying on seniors like us, just to make a buck.

In the end, our insurance company paid \$26,000 for substantially more work than was needed. Having just a small leak and exaggerated claims of a serious mold problem were totally bogus.

For this, we had to live without a working kitchen for more than a year. Imagine the stress of that!

We want state lawmakers to do the right thing and help fix AOB laws this legislative session. This issue has been festering for too long and causing too much grief and frustration for Florida's homeowners.

It's unfair and absurd that consumers should pay the price for the fraudulent behavior of a few bad apples.

I urge anyone filing a claim for home repair work to contact their agent or insurance company first before signing an AOB. Know what can happen if you sign over your rights and be on the alert for any repair vendor who says, "Just sign here and we'll take care of everything." You could be making a big mistake.

Please join us in contacting your legislator and telling them to stop AOB abuse.

Unfortunately, we were taken by the fine print, but others shouldn't become another AOB abuse statistic.

Floridians deserve far better.

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**Charles Snellgrove** is a Clearwater resident.