

Claim 1 & 2 Krupp Movers Incident Report

Claimants: William & Debra Gibson

Two claims were submitted against Krupp Moving and Storage with regards to the delivery of household goods from Krupp Storage area to our home on 01 Jun 2020 at 11041 Lake Katherine Circle, Clermont FL 34711. The claims were submitted within the 9 month guideline however claim 2 has been denied for late submission as indicated in claim 2 response the submission was completed on time. We worked with the claims specialist to resolve all timeliness issues and strongly dispute the repeated alleged submission time of 11 months throughout the denial of claim 2.

There were two Krupp employees present, both drivers, the additional help were day workers hired from a company in Florida by Krupp. The Krupp employees came in the house at the beginning of the move and then at the end. This was because one of the Krupp movers was unloading the truck outside and the other was sitting under a tree as he claimed to be sick due to not being used to the Florida heat.

There were two trucks to be unloaded. The Florida workers began bringing in boxes and started stacking the boxes where the furniture was to be placed. At this point we stopped them and asked why the furniture was not being unloaded first and were told they thought the furniture was at the back of the truck. We requested they call Krupp to find out which truck had the furniture so that it would be unloaded first. We have had two previous professional moves and knew furniture needs to be placed first to assure the placement of the furniture and make room for the boxes.

One of the Krupp drivers called the moving company and relayed to us that they did not know which truck the furniture was in. This being the case the movers returned to unloading the truck, needless to say the house was filling up with boxes. As it turned out the furniture was on the other truck. We instructed the Florida workers where the furniture was to be placed to assure they did not fill the spaces up with boxes. One of the Florida workers, small guy, would not listen to us and continued to place the boxes in the spaces for the furniture, which then had to be moved when the furniture came off the other truck.

This particular worker had several temper tantrums and broke a glass shelf to a curio cabinet (we did not add this to the claim as we did not have pictures to support this) The worker continued to do what he wanted at this point I was in tears as he stacked our dining room chairs against the window within each other even though I told him not to, causing damage we found later when we could get at them. The worker surrounded the chairs with boxes and was stacking boxes marked fragile on the bottom of the stacks. I could see the boxes being crushed from the weight and told him to put the fragile boxes on top which initiated another of his temper tantrums.

When the dining room table was brought in the house by the Florida workers from the other truck the troublesome worker and another worker began setting up the table. The table is a very heavy Thomasville table when the troublesome worker went to lift his end he dropped the end of the table resulting in damage to the end of the table.

At this point I went and got William as he was outside directing the movers, William told the Krupp driver what was happening and that he was to leave the house because he would not listen and was not respecting us or our property. I was later told by the claims specialist, when I relayed these events to her, that he had been fired for giving the Krupp truck driver a hard time.

Once all our belongings were moved into the house the Krupp representatives set up the Sleep Number Bed which is when it was discovered the air pump was not working rendering the bed unusable (see claim 1) It was decided we would work with sleep number figure out what was wrong, because of the pandemic this took a great deal of time. The Krupp workers then attempted to find the bedrails for the guest room bed, which they could not find. This resulted in us staying at a hotel for two nights while waiting for a contractor to cut us bed rails.

Once we completed purchasing the replacement motors through lengthy delays due to the pandemic, we realized the bed had been severely damaged due to not being moved correctly. At this point we reached out to the claims specialist who advised us she would allow us to split the claim so that we could get the bed replaced, when I advised her the cost of the bed replacement she gasped. At the time I did not think much of this as I know the bed is very expensive, however once the replacement was denied I realized differently.

Upon denial of Claim 1 for the bed I reached out to John, at this point John told me he would speak with the owner Tim regarding replacement of the bed, however John never followed up with us. I told John I would use all channels available to me to attempt to get what we were owed, I never said anything to the claims specialist other than I was calling John to pursue further. I email John the same day we spoke, on 21 Sep 2020 ,at Krupp Movers with the following email:

"Hi John,

We have been without our sleep number bed since the move in June 1st and have gone above and beyond to attempt to repair the damage to the motors. We had to wait for manufacturing to send the motors since due to the pandemic manufacturing was cut only to discover the foam walls of the mattress were also damaged beyond repair once we replaced the two motors. Please see attached moving instructions and claim form, I have receipts also if you want to see them.

Your insurance provider allowed me to separate the bed claim to escalate the replacement, I am now being told "the mattress was not covered" after waiting for an answer. I have reviewed what I have for paperwork and do not see this in our signed documentation as an exclusion for the insurance coverage.

I had hoped, and still do hope to be able to solve this without further issue. Please be aware Will and I are financially unable to replace the damaged bed. The bed was bought due to his disability as he needs to sit up when he sleeps due to the broken neck he suffered during his service in the Navy. I understand the mattress is expensive, but it was bought specifically due to Will's disability and not having the usage of the adjustable sleep number mattress is affecting his health and well-being.

Please also be aware I was told by your insurance company the bed part of the claim would be escalated and the claim split, at this point I told Terry I only wanted the bed replaced as it was needed. At no point did she tell me it would not be covered until today, I would have replaced the bed before I lost my job the beginning of August had I known, now we do not have the funds.

I am hopeful that we can resolve this without any further stress to us or damage to our relationship"

I then received an email from the claim's specialist accusing us for "extortion"

Dear Ms. Gibson;

With respect to your call to my office @ 12:13 today and your subsequent call to Mr. Jon Krupp at Krupp Moving & Storage please note that your intentions to leverage defamatory action to obtain a large settlement for your pending mattress claim has not gone unnoticed. Please be advised that your intentions to defame Krupp Moving & Storage and/or damage their reputation and/or disrupt their business operations unless the demand for a favorable claim resolution is awarded has not been taken lightly.

Krupp Moving & Storage is prepared to immediately file suit against you if necessary should your threats to extort money continue or should you take any steps to act against their interests via social media platforms or otherwise. Krupp Moving & Storage is also prepared to publicly respond to any defamatory posts as well as record the 'digital footprint' of public defamatory remarks in order that they may be used in the event of future legal consequences. We trust that you will act accordingly.

Federal law provides Carriers 120 days to respond to a claim. Due to the Covid-19 pandemic our hours and staff have been sharply reduced. Delays are expected.

Your claim is in progress. We will advise.
Sincerely,

Teresa M. Cappuccio

As can be seen though-out this incident report we have tried to work with the mover and the claims specialist. This event has been very stressful and we are now forced to pursue through other avenues available to protect consumers from false accusations and resolutions.