

Zurich helps independent auto dealer get back in business days after being destroyed by a tornado

It was a Saturday in April 2011 at approximately 3:30 p.m., when an EF3 tornado destroyed Worrell's Used Cars in Wilson, NC.



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The building was completely leveled, cars sat twisted and mangled in the debris-filled lot, and power lines dangled hazardingly among the destruction. Surveying the damage, owner Etheline Worrell was in complete shock and didn't know where to start. But unknown to Etheline, the road to recovery actually started years earlier when she became a Zurich customer.

Etheline, her husband Jim, and their two sons Barry and Greg, own and operate two family-owned independent auto dealerships in Wilson, NC, including Worrell's Used Cars. In 2008, Etheline chose Zurich to insure her buildings and inventory because she felt Zurich offered greater coverage and service value for her monthly premium.

Prior to becoming a customer, Etheline hadn't heard much about Zurich. "I did some research before choosing a new insurance company. I saw that Zurich wrote a lot of policies in other countries besides the U.S., so I knew they must be a stable company."

On that fateful day in April 2011, Etheline watched the news to track storms that had been threatening the region all day. The news reported the

tornado was coming down a major road near her other independent auto dealership. Just after the tornado passed through, she called her oldest son, Barry, who grew up working in the business, and asked him to go check on that business. Since he lived closer to their Worrell's Used Cars, he decided to check on that store first. A short time later Etheline received a call from Barry – "Mom, Worrell's is gone," he said.

Etheline and her husband immediately drove up to Worrell's Used Cars to survey the destruction. It was hard for her to recall what her initial reaction was to the destruction. "I hardly remember. It was like being in shock" said Etheline. The police had blocked off the road to the dealership, but she and her husband were able to get access after telling the authorities who they were. The damage she and her husband observed was devastating. "We saw a wooden two by four wedged right through a windshield. Windows looked like they had been suctioned out, and the glass was blown all over the inside of the cars. We had three heavy, well-built desks in our office. We found one, but never found the other two."



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Her first call the day of the loss was to her sister who worked at an insurance agency and had experience filing claims. She made the call to Zurich the next day, Sunday, to file a claim. Etheline and her 13 employees spent all day Sunday picking up paperwork strewn about the lot including auto titles, tags, notes and account files and stored them in file cabinets at their other dealership location. The power of the tornado was astonishing – “We had people as far away as 25 miles bring mail and tags that belonged to us” she said.



After the vehicles were towed from the front lot, By Wednesday morning Etheline’s family had finished clearing the lot had and later that day Zurich representatives stopped by to review each vehicle in Worrell’s Used Car inventory and settle the claim. According to Etheline, the settlement process was very thorough. “As we reviewed the inventory and discussed what would be included in the settlement check, Zurich even reminded us about property we should include that we completely forgot about,” she said.

In the end, Zurich decided to total all 80 vehicles in inventory, and Zurich’s Salvage Claim Department was able to sell all 80 damaged vehicles to salvage companies to help offset the loss. Etheline had a check in hand from Zurich on Wednesday, and that afternoon her son went to auction and purchased eight vehicles with the settlement check. On Thursday, the vehicles were on the lot and Worrell’s Used Cars was back in business.

Representatives from Zurich’s Major Loss Team arrived onsite around noon the next day, Monday, less than 24 hours after the initial call to Zurich was made. With special expertise in handling catastrophic losses affecting auto dealerships, the team immediately sprang into action assessing damage. Over the next two days, damaged vehicles were towed to the back of the lot and evaluated by the Zurich claim adjusters. “They were like an orchestra, and everyone knew their part, everyone was working,” Etheline recalled.

To ensure continuity of operations, Zurich assisted Worrell’s Used Cars with the rental of a trailer to use as temporary offices, and within six months Worrells’ was able to build and reopen a brand new building. Through it all, Etheline kept an attitude of perseverance. “You can look at the devastation and feel sorry for yourself, but you’ve got to get back in business. Zurich helped us do just that.”

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