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St. Petersburg, FL 33733
(866) 511 – 0793
floodclaims@asicorp.org

05/01/2024

Island Park Village Section V, Part 2 Condo. Assn., Inc.
Rita Angelini (via email)
Board President

Re: Policy Number: FLD125075
Date of Loss: 09/28/2022
Claim Number: 18991
Insured Property: 17600-17602 Captiva Island Ln, Fort Myers, FL 33908

Dear Mrs. Angelini;

We have reviewed the invoices submitted from Elias Brothers for repairs to 17600 Captive Island Lane.

We have asked the field adjuster to prepare a supplemental estimate for increased drywall unit costs and base cabinets which had not known to be damaged at the time of inspection.

However, the following costs presented by Elias Brothers are denied:

Electrical Bid - Flood water did not reach outlets, switches, electrical panel or light fixtures.

Plumbing Bid – Flood water did not damage plumbing lines or fixtures.

‘demo Durock and shower as well as 40 sf of subfloor’ – Unquantified lumped sum line items cannot be considered.

Line item charge for ‘on-site evaluation or supervisor/admin’ – This charge is a duplication of the allowances for contractor overhead and profit.

Drywall patch – This line item duplicates actions included in Xactimate linear foot drywall replacement.

‘add on to tear out mortar bed for tile’ – This line item duplicates labor allowance to remove mortar bed for tile.

Hydrated lime/visqueen/seam tape – These charges related to the crawlspace are not covered.

2022

ISLAND PARK - #001650

If you do not agree with our decision to deny the claim, in whole or in part, Federal Law allows the policyholder to appeal that decision within 60 days of the date of this denial letter. Please see the Policyholder Rights enclosed with this letter.

You may also access the Standard Flood Insurance Policy at:

<https://www.fema.gov/national-flood-insurance-program/standard-flood-insurance-policy-forms>

Should you have any questions, concerns or require additional clarification on any portion of the claim process, please feel free to call, (866) 511-0793.

Regards,

A handwritten signature in black ink, appearing to read 'MA', with a long horizontal stroke extending to the right.

Melissa Andrick
Senior Flood Claim Examiner, Litigation
Progressive Flood
Toll Free: (866) 511-0793
Fax: (888) 308-9025
Email: floodclaims@asicorp.org

CC:

Brett Russell via email brettr5538@gmail.com

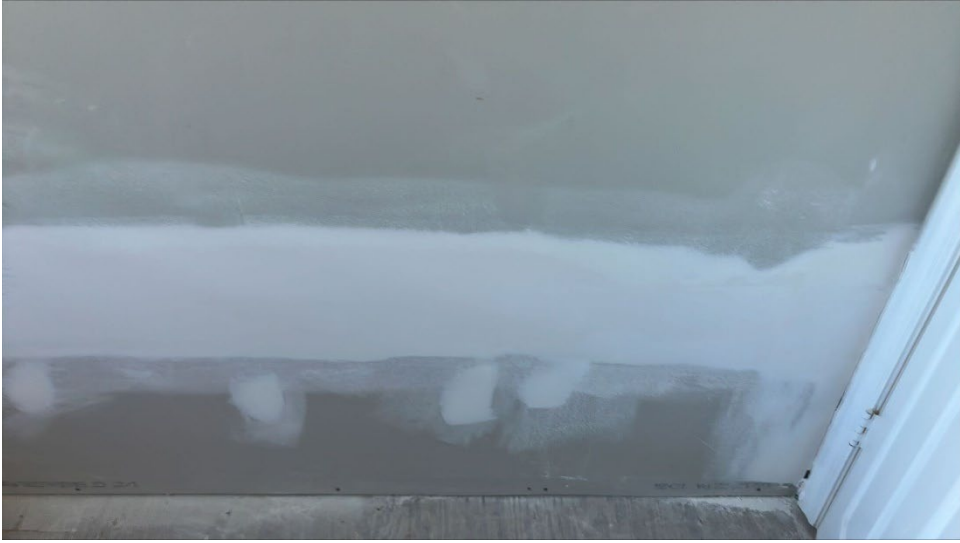
17600 Captiva













ISLAND PARK - #001658

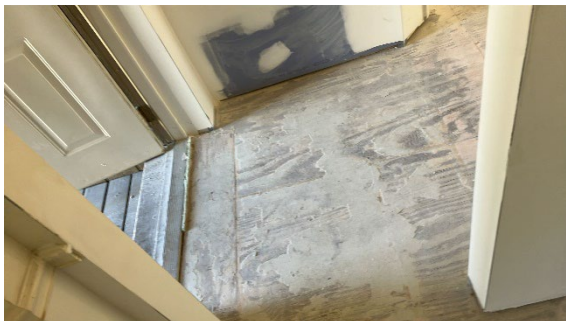








17602 Captiva



Entryway



Kitchen



Kitchen





Kitchen



Laundry room



Guest bathroom





Subfloor in guest bedroom loose







Dining room







Living room





Master bed



Master bed closet







Master bathroom

17603 Captiva





Living room



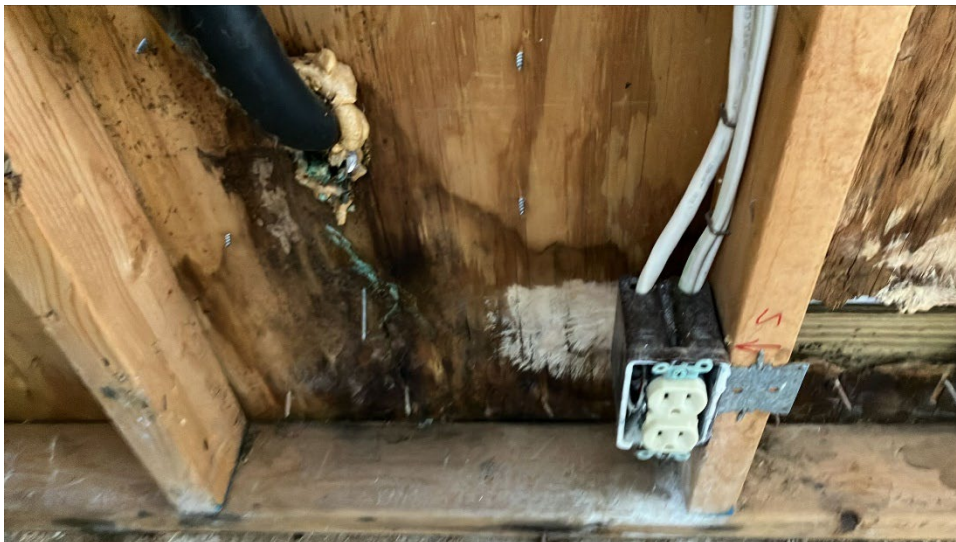
Kitchen



Kitchen









Guest bedroom



Master bedroom









Master bathroom

17611 Captiva



Entryway



Living room



Living room







Kitchen



Guest bathroom





Guest bathroom









Guest bedroom



Master bedroom bathroom



Master bedroom closet









Master bedroom

17613 Captiva



















Drywall started February 9 2023

17620 Captiva





Sub flooring all throughout the kitchen







Exposed rebar in kitchen column ??







ISLAND PARK - #001714

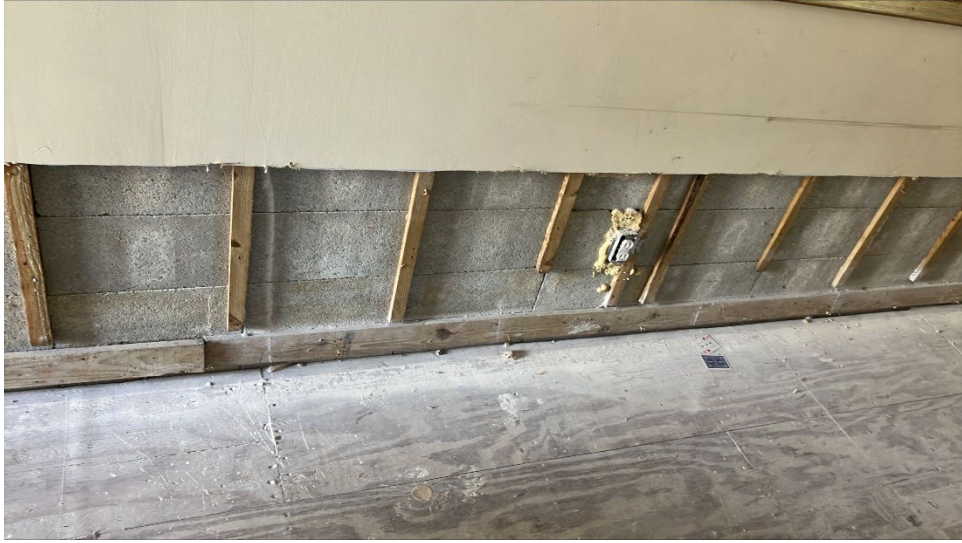






Kitchen







Living room left side of sliding glass door











Master bedroom







Master bedroom bathroom



Master bedroom bathroom







Master bedroom bathroom





Completely rotted to 2x4 Frames and subfloor





Master bathroom, shower





Master bedroom closet





Master bedroom closet





Hallway closet



Hallway closet



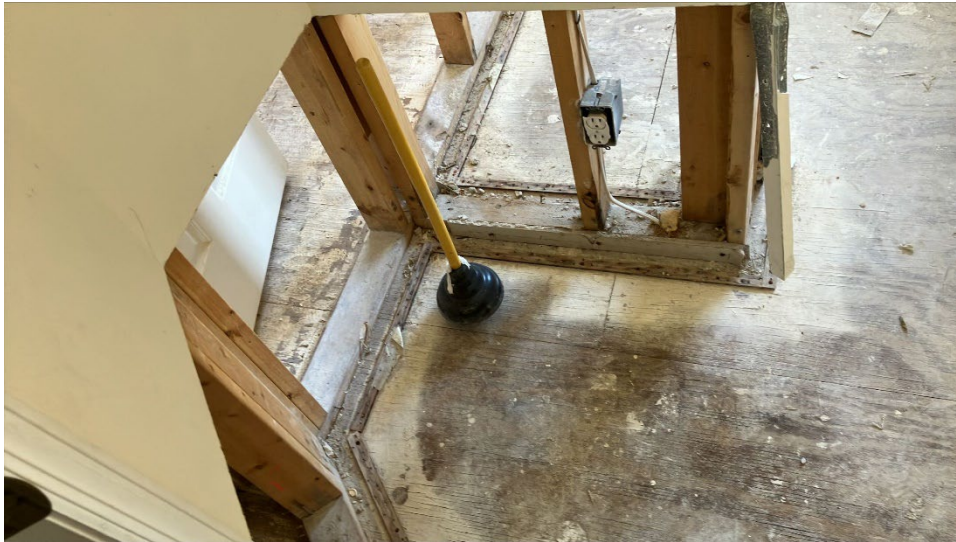
Guest bathroom



Guest bathroom



Guest bathroom





Guest bedroom



Guess





Guest bedroom



Guest bedroom



Guest bedroom closet

17631 Captiva



Entryway



Kitchen

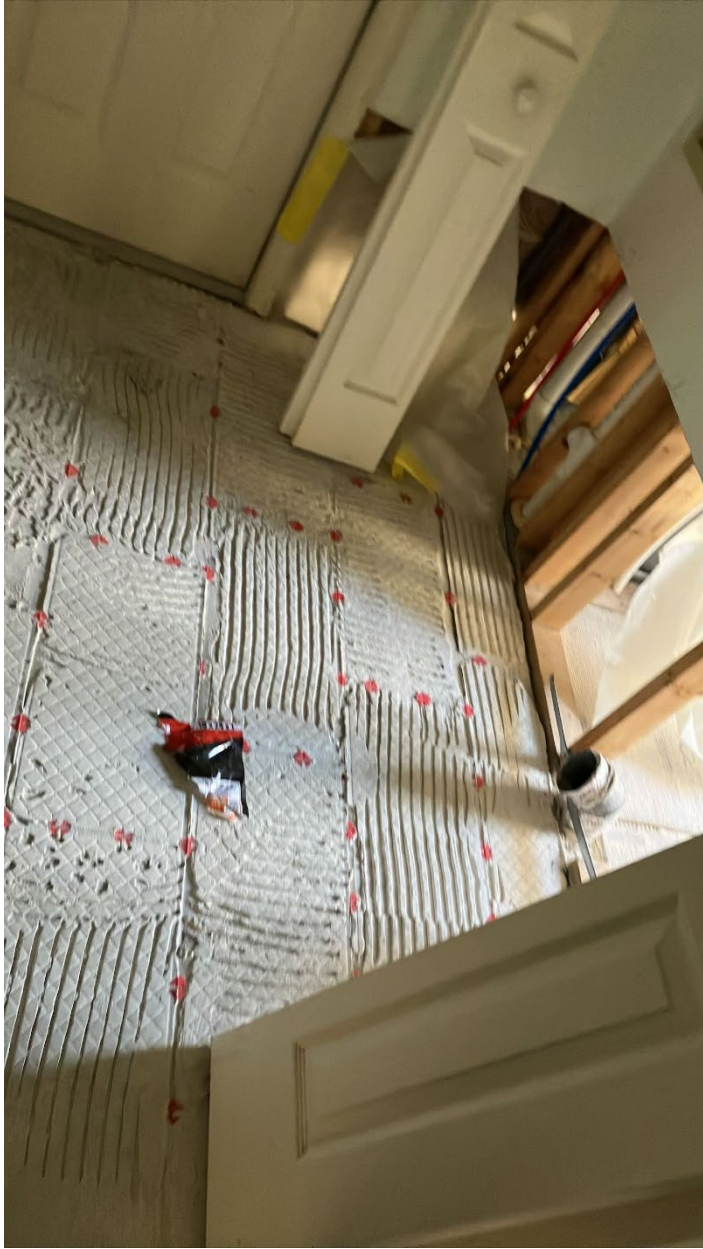


Kitchen





Dining area



Laundry area



Laundry area





Entryway between guest bedroom and bathroom



Guest bedroom one

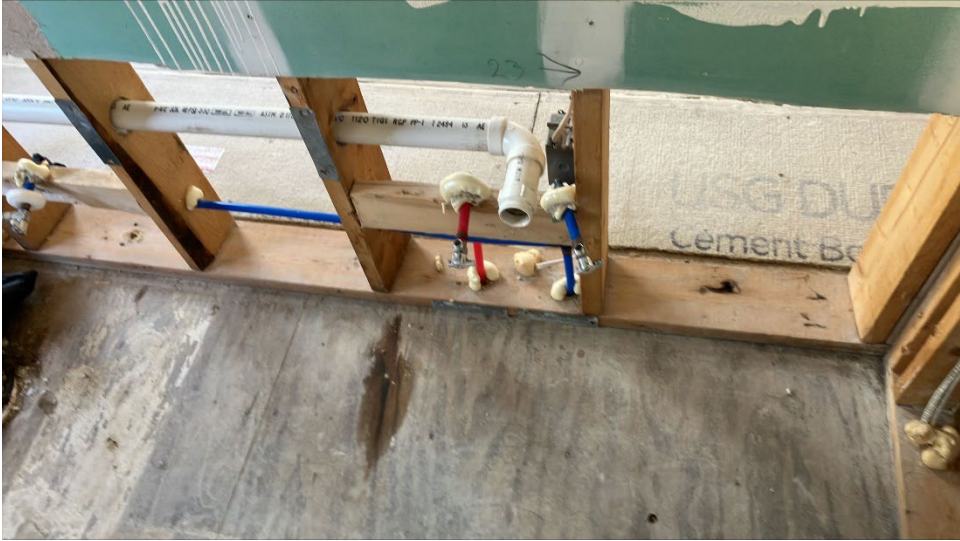


Guest bedroom one





Guest bathroom



Guest bathroom





Dining area



Dining area



Guest bedroom two



Living room



Living room



Master bedroom



Master bedroom



Master bathroom



Master bathroom



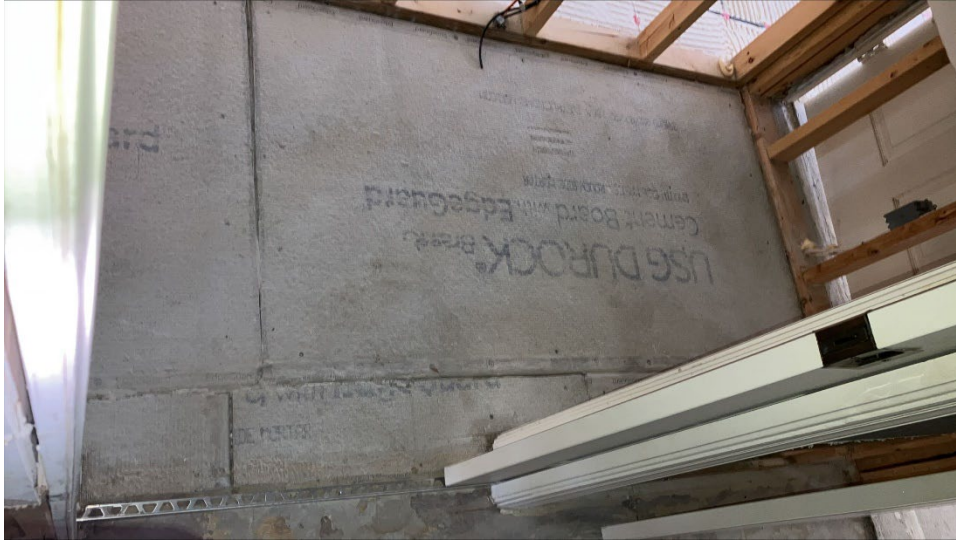
Master bathroom, potentially mold on cinder blocks



Master bathroom



Master bathroom



Master bedroom closet

17642 Captiva



Entryway





Kitchen floor



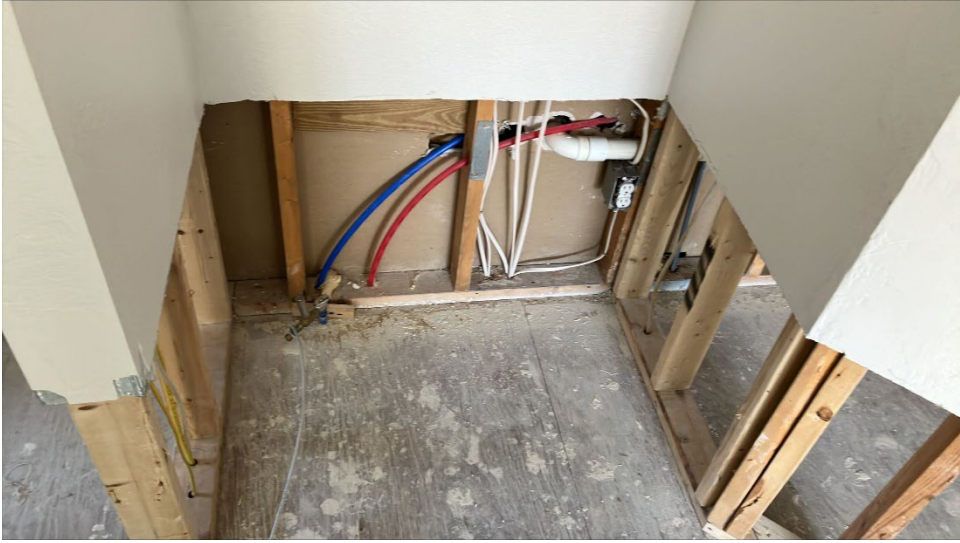


Kitchen



Pantry







Living room



Living room







Laundry room



Laundry room



Garage wall







Guest bathroom





Guest bathroom floor



Guest bedroom





Guest bedroom



Guest bedroom



Guest bedroom.





Guest bedroom closet



Guest bedroom closet



Master bedroom



Master





Master bedroom



Master bathroom



Master bathroom





Master bedroom closet

17653 Captiva



Kitchen sub floor removal



Re-pipe









Entryway closet



Living room





Guest bathroom



Guest bedroom closet

Guest, bedroom

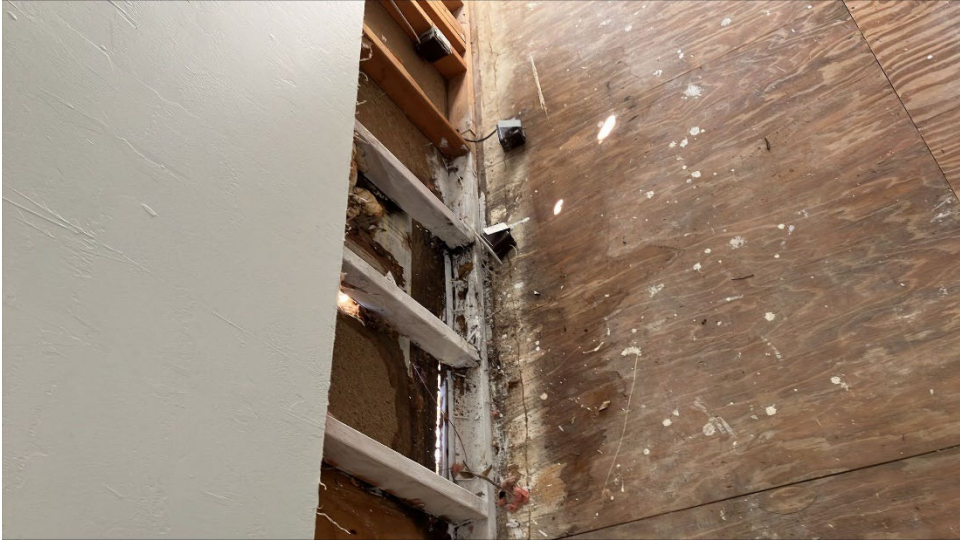


Guest bedroom











Mold

Master bathroom





ISLAND PARK - #001810



I need a electrician and a plumber

Back room ??





17601 Marco

ISLAND PARK - #001812



Entryway



Kitchen



Den



Backside of dining area



Den wall to be framed and drywalled





Living room area subfloor ?



MBR sub floor?



Stand up shower in master bath









17623 Marco



Entryway









Living room



Entryway closet







Guest bedroom one





Laundry area



Kitchen





Dining room



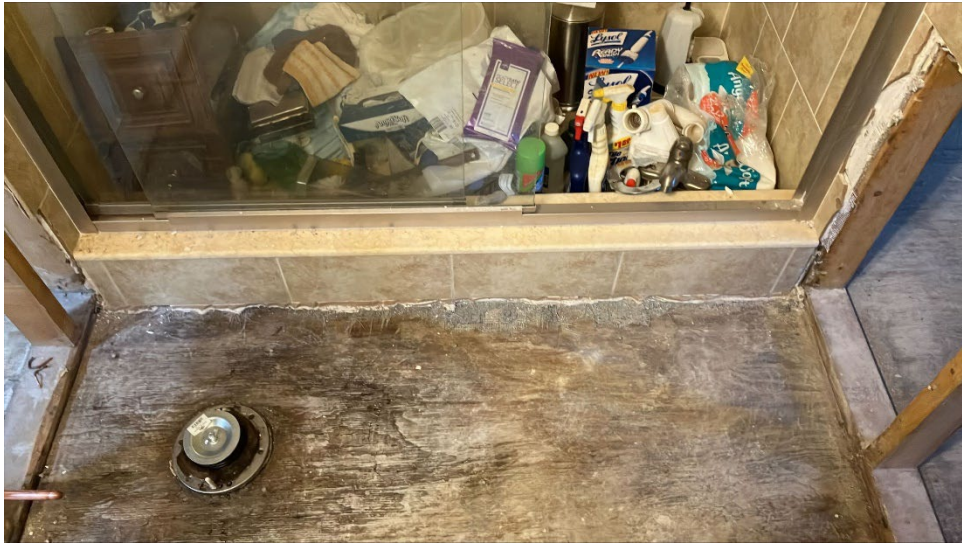
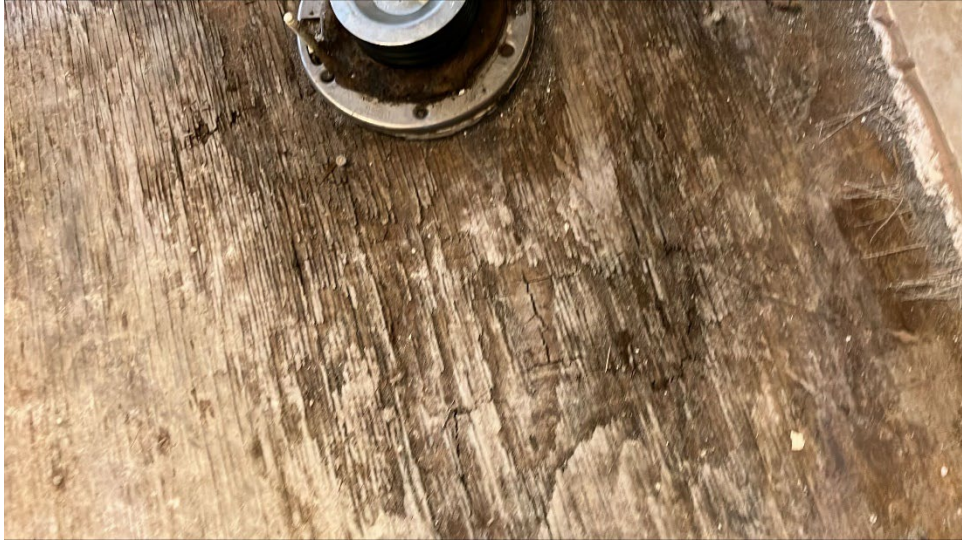




Guest bathroom



ISLAND PARK - #001836





Gust bathroom



Guest bedroom



Guest bedroom



Guest bedroom



Guest bedroom



Guest bedroom



Guest bedroom closet



Master bedroom





Master bedroom





Master bedroom closet two





Master bedroom closet, one



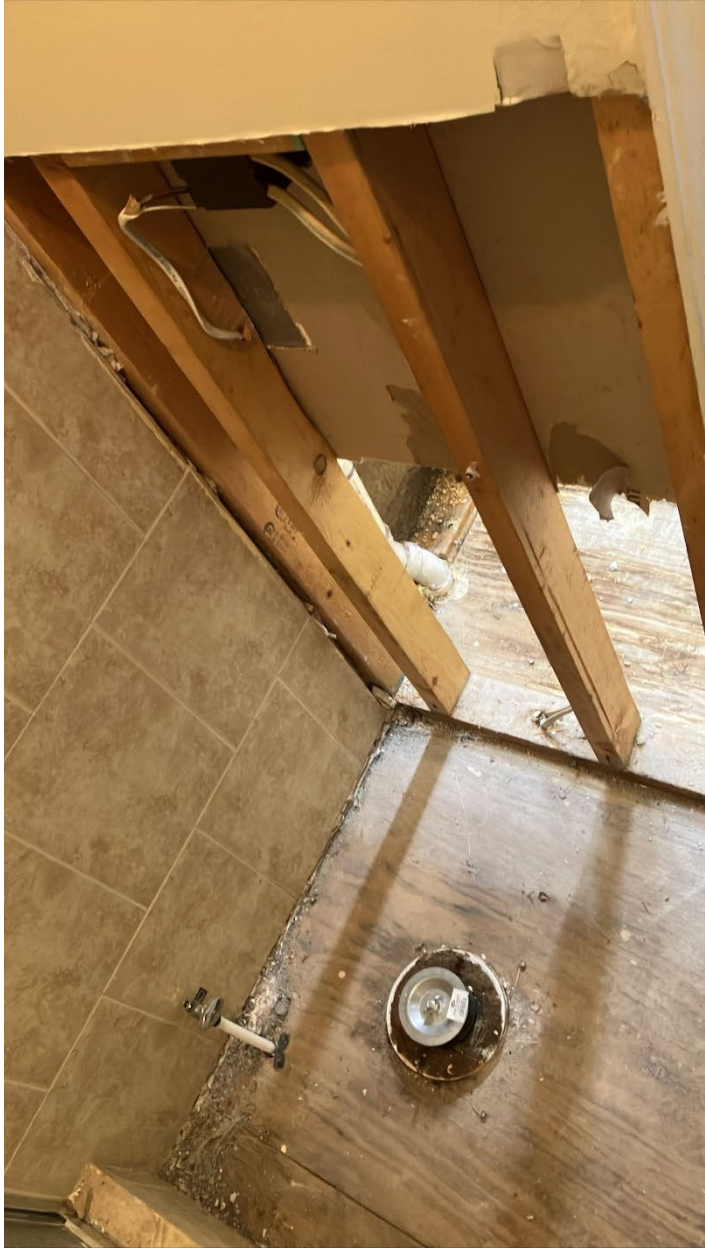




Master bedroom bathroom



Master bedroom, shower area





Master bedroom, shower area

17633 Marco



Entryway



Entryway



Dining room/living room



Chipped up sub-floor



Kitchen





Dining room area, rotted, framing



Dining room area, rotting subfloor



Water damage in sheathing dining room area



Kitchen where the fridge went



Kitchen, rotten wood sheeting





Water damage on plywood exterior in kitchen area





Rotted wood sheathing kitchen area





Entrance guest room one



Guest bedroom, subfloor





Guest bedroom one subfloor









Hallway



Hallway, rotted, wood, subfloor



Hallway, subfloor





Guest bedroom two sub flooring



Guest bedroom two closet





Wood sheathing has water damage



Subfloors guest bedroom two





Laundry room subfloor



Laundry room



Guest bathroom, subfloor





Entrance to master bedroom



Master bathroom subfloor

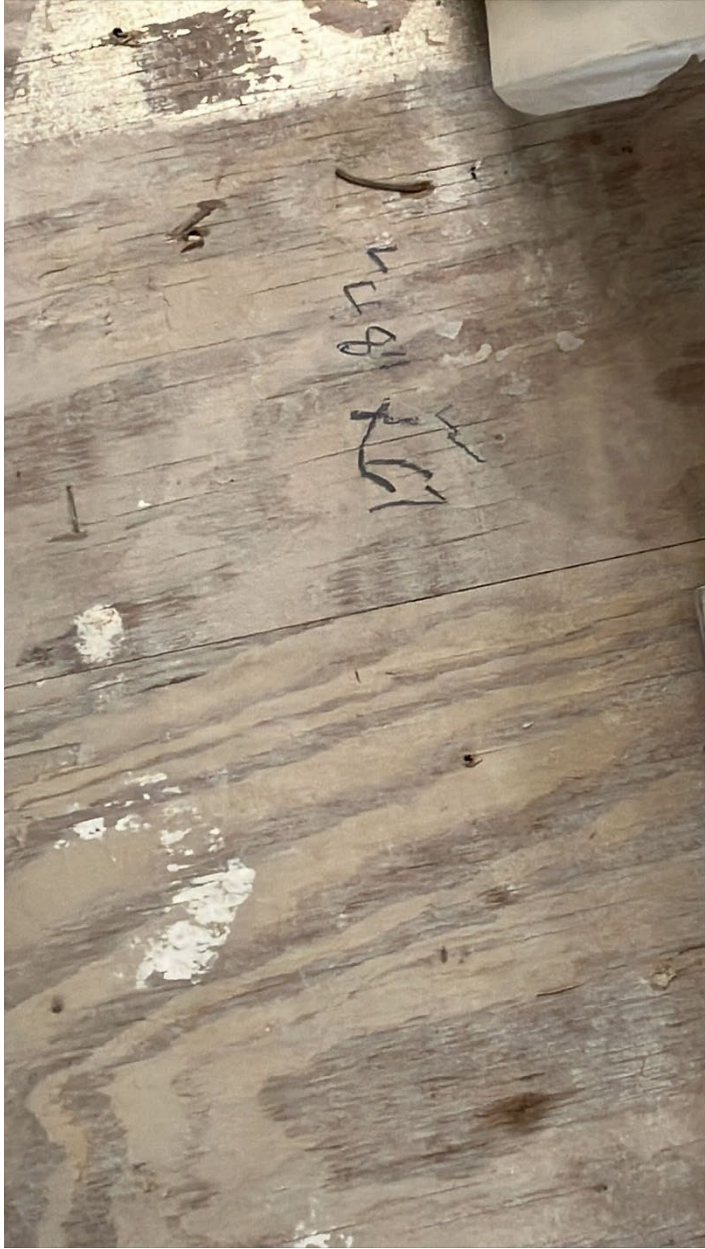




Master bathroom, subfloor



Master bathroom stand up shower area sub for





Master bedroom, entrance, hallway

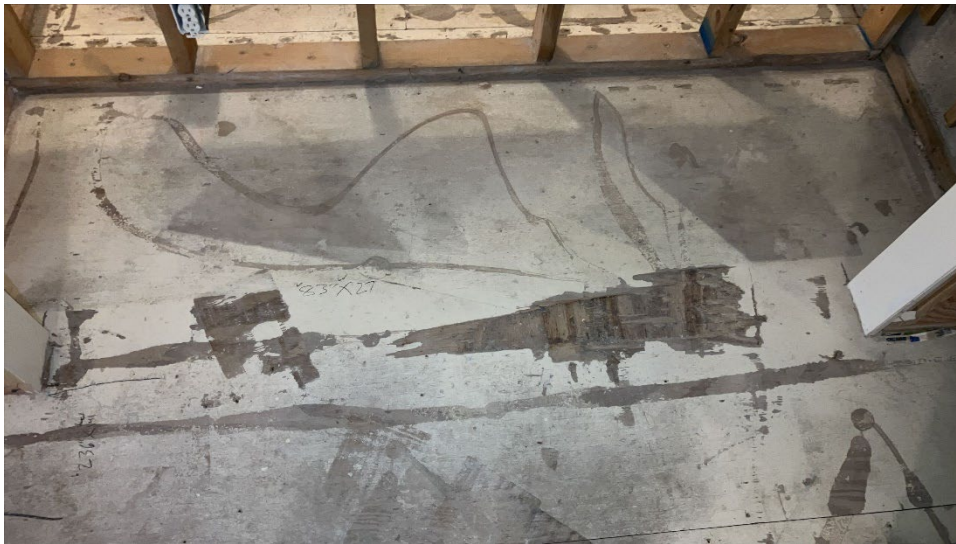


Master bedroom right side of sliding glass door, subfloor rotting



Subfloor in front of sliding glass door, master bed





Master bedroom, closet, subfloor



Hallway in master bedroom, 120 X 57=48

Master bedroom subfloor area, 236 x 141 =232

Master bedroom closet subfloor area,83x27 =16

Master bathroom subfloor area 130 x 97 =88

Master bathroom, shower area 48 x 67=23

Living room area/dining room $196 \times 285=388$

Hallway area $165 \times 38 =44$

Entrance way area $99 \times 66=46$

Guest bedroom one subfloor area $135 \times 129 =121$

Guest bedroom two sub floor area $134 \times 144=134$

Laundry room area $92 \times 64 =41$

guest bathroom area $60 \times 66 =28$

Total = 1,209

17643 Marco

Living room



Water damage on wall and frame



Back side of sink wall facing the living room there is floor rotting



Sub flooring in kitchen



17651 Marco

ISLAND PARK - #001895



Under living room window, wood sheathing



Square off arch in living room











Left and right side of the floor and wood sheathing next to sliding glass door and several other spots in master bedroom.













