

Find messages, documents, photos or people Advanced v



Rita

Home

Compose

← Back



Archive



Move



Delete



Spam



Inbox 515

Unread

Starred

Drafts

Sent

Archive

Spam

Trash

^ Less

Views Hide

Photos

Documents

Emails to myself

Subscriptions

Receipts

Credits

Travel

Folders Hide

Rita Angelini

Cc: Jennifer Darrow

Jennifer, I didn't know if you were working up a summary, but here is mine. Please let me know if you are doing a summary. We can compare the 2 and send that. Or, if I have something in this, you can plug into your report and send, let's do that. Here is what I worked up for a summary after the call this morning. Please let me know if you would like to add information, or if you have any corrections.  
Thank you all for participating in the call. I truly appreciate it.  
Rick

The following is a summary of a conference call between EBC (Roni, Rami, Renee and Joe Sr.), Section V.2. (Rick, Ed, Rita and Jennifer) and Doug Malone, flood ins adjuster:

- **Doug acknowledged he had received the 3 EBC estimates and had a chance to briefly review them**

Doug started reviewing items on the EBC estimate, explaining examples of what would and would not be covered. Examples of things not covered by flood insurance; admin fees, waste containers, cleanup charges, especially post construction cleanup,

+ New Folder		
2016 Football Pool	9	
2017 Football Pool	21	- <b><u>Doug was asked about what types of work and work locations would be covered and which would not</u></b>
2022 Hurricane Ca...	12	
2022 Hurricane Pl...	15	<u>Repiping and electrical</u> – Covered as long as it was damaged by the storm (and should be documented pre-repair) / Not covered if only repaired/replaced due to code violations
305 House Sale	21	
4735 Roof	1	<u>Garage</u> – Doug explained that due to when our units were built, code required the living space to be at a minimum elevation. He stated all garages in Sec V.2. were all below grade and thus not covered, except for the water heaters (essential to the unit) and the drywall (firewall) between the unit and the garage.
A Publishing		
Amazon	6	
Anthology	28	<u>Electrical</u> – Doug and Ed pointed out there is a \$4,000 - \$8,000 allowance for electrical repairs work to be done for each unit in his estimates.
Appeal		
Aug Comm	1	<u>Insulation replacement / crawl space work</u> – I apologize, I remember this work being mentioned but did not write fast enough to note what was discussed. Ed, maybe you can recall?
Blog Mine	1	
Blog Posts	197	<u>Overhead &amp; Profit</u> – Doug indicated they allowed for a 10% charge rate for each. EBS (Joe Sr.) asked if allowances were approved for O&P and Doug indicated in his experience he only remembered one storm where a higher allowance was made and that was to 15%. He said O&P does not go above 10%
Book	57	
Bridget		
Camping		<u>AC / Heaters / Duct (repair, replace, cleaning)</u> – Doug indicated none of this was covered by flood insurance.
Car	2	
Caravan	15	<u>Big ticket items</u> – Joe Sr. introduced an example of Doug's price compared to the actual local market price for slider doors. Doug acknowledged he knows his estimates for some "big ticket items" like sliding doors and cabinets were low. He acknowledged our units were each unique in furnishings and said they will allow for
Charity		
Coach	1	
College	42	
Computer	5	
Conference	1	
Construction	1	
Critique Group	11	
Disney	7	



Donations	98	days or more. He said insurance would normally cover 30 days use for dehumidifiers. I believe he brought this up as just one example of the many, many issues with the invoices.
Estate	1	
Family History	1	
Football Pool	1	
Ford Escape		
Foundation	2	
Fundraiser	1	
FWA	25	
GCWA	7	
Groupon		
Gulf Coast Writers		
ID Theft	1	
Insurance	25	
IPV ARC Ins Cert		
IPV Board	2	
IPV Elias		
IPV Elias Corres		
IPV Elias Legal		
IPV Elias Owners		
IPV Financials	11	
IPV Insurance		
IPV Legal	3	
IPV Owner		
IPV Property M		
IPV Rebuild	3	
IPV Roofs		

- **EBC asked about submission of supplemental requests**

EBC asked Doug how the supplemental estimate process worked. Doug instead offered to conduct a review of the EBC estimates and work directly with EBC and Jennifer (I authorized her to be the contact point person for Doug) for units 17601/03. He pointed out he was confident that if they could work through the process with this building and get it approved, then subsequent estimate submissions should also be approved when EBC would submit them. He warned once he submits them to the carrier it has been 4-6 weeks minimum for final approval and money release. Doug said to try and help speed the final review up, by personally contacting them and asking they make this estimate a priority for this first round.

That was pretty much the end of the call. To be honest, EBC representatives were quiet for the most part during this call. I could not get a read on what their opinion was of what was said to us by Doug.

I would recommend we collect any questions we have from this meeting and route them to Jennifer for her to communicate with Doug.



IPV ServPro	1
IPV Six Sigma	
IPV Wind	
IPV Wind Damage	
IPV Xactimate	2
KiKi	8
LIL	3
M2M	1
Marathon	
Maria Malin	16
Marina House	11
Mary Angelini	
Medical	21
Melinda	
Morgan	17
NAMW	71
NCYC	2
OCWW	863
OCWW Conversion	
OCWW Credits	
OCWW Tax	1
Orange Blossom	
Passport	1
Pegasus Litigation	
Plumosa	34
Sayings	

I think this looks good but made a few minor changes. See attached!

**Jennifer Darrow, CAM**

8840 Terrene Court, Suite 102  
 Bonita Springs, FL 34135  
 (239)454-8568 Fax (239)454-5191  
[jennifer@pegasuscam.com](mailto:jennifer@pegasuscam.com)



*The content of this email is confidential and intended for the recipient specified in message only. It is strictly forbidden to share any part of this message with any third party, without a written consent of the sender. If you received this message by mistake, please reply to this message and follow with its deletion, so that we can ensure such a mistake does not occur in the future.*

---

**From:** Rick Roudebush <[rroudebush@gmail.com](mailto:rroudebush@gmail.com)>  
**Sent:** Wednesday, February 1, 2023 4:19 PM  
**To:** Edward Walendy <[edwardwalendy65@gmail.com](mailto:edwardwalendy65@gmail.com)>; Rita Angelini <[rtangel8@yahoo.com](mailto:rtangel8@yahoo.com)>  
**Cc:** Jennifer Darrow <[jennifer@pegasuscam.com](mailto:jennifer@pegasuscam.com)>  
**Subject:** Summary of Call with Doug

Jennifer, I didn't know if you were working up a summary, but here is mine. Please let me know if you are doing a summary. We can compare the 2 and send that. Or, if I have something in this, you can plug into your report and send, let's do that. Here is what I worked up for a summary after the call this morning. Please let me know if you would like to add information, or if you have any corrections.

Spirit	
Spred	15
Steve	2
Tax	4
Travel	11
Unwanted	
Verizon	35
Wells	145
wheelchair	
WIP	4

**EBC estimates and had a chance to briefly review them**

Doug started reviewing items on the EBC estimate, explaining examples of what would and would not be covered. Examples of things not covered by flood insurance; admin fees, waste containers, cleanup charges, especially post construction cleanup, and indicated service charges are not generally covered. Doug stated, items covered are pretty much limited to actual materials and work. Doug went on to discuss allowances in general and acknowledged he recognized some items (e.g. cabinets, flooring, etc.) were higher in price than what he originally estimated. He said he did not have issues approving higher prices for those materials and supplies. He noted the exception was drywall and explained the pricing as they saw it. He further noted the price EBC had for drywall in the 3 EBC Xactimates he had were excessive and would not be approved for payment.

**- Doug was asked about what types of work and work locations would be covered and which would not**

Repining and electrical – Covered as long as it was

