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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 - #000435

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 'Melissa Andrick', with a long horizontal flourish extending to the right.

Melissa Andrick
Senior Flood Claim Examiner, Litigation
Progressive Flood
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CC:

Brett Russell via email brettr5538@gmail.com