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Meeting Summary 2-1-2023 Doug - EBC - Section V.2. 5 Yahoo/IPV Reb...

Rick Roudebush Wed, Feb 1, 2023 at 9:13 PM
From: rrroudebush@gmail.com
To: The Durbins, Edward Walendy, ROSS BIONDO, Danilo Fior, Jennifer Darrow
Cc: Rita Angelini, James Cillo, norm riess, Sue Carlton, Meghan Damian

Please see the attached summary and let me know if you have questions Rick.



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Edward Walendy Wed, Feb 1, 2023 at 9:46 PM
From: edwardwalendy65@gmail.com
To: Rick Roudebush
Cc: The Durbins, ROSS BIONDO, Danilo Fior, Jennifer Darrow, Rita Angelini and 4 more...

Hi all. Nice job covering the meeting high points Rick. I would just add a couple of item. First, Elias team was very quiet. I think I had to prod Joe to speak up on some unit pricing items, which he mentioned but could and should have done

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more. I'm thinking they are not sure what they got themselves into and may be thinking about bailing on us. I think they figured they were dealing with an insurance company and didn't really understand FEMA and their rules. Second, Doug said he would take the 601 and 603 price estimates and rework his estimate and make as many allowances possible and submit it to Progressive Insurance for approval. He would try to work with Progressive to expedite the approval but not guarantee a quick reply or approval of higher rates and more money. The good news is that if more money is approved for this building, it would most likely be applied to the other buildings but I believe we or Jennifer would have to submit a request for each building. I don't think it would be automatically applied retroactively. All in all, I thought the meeting was worth the time invested. Ed

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SC ● Sue Carlton Thanks, Rick. Nice job. Wed, Feb 1, 2023 at 9:50 PM

DD ● From: ddjdurbin@gmail.com Thu, Feb 2, 2023 at 9:34 AM

To: 'Edward Walendy', 'Rick Roudebush'
Cc: 'ROSS BIONDO', 'Danilo Fior', 'Jennifer Darrow', 'Rita Angelini', 'James Cillo' and 3 more...

Thanks Rick & Ed, to confirm timings this process to understand if we can meet on pricing will take 2-3 weeks? Also, in prior conversation with Doug, he advise any approved additional payment would take 4-6 months (not weeks). Was that a typo or should we clarify with him?

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EW ● Edward Walendy Thu, Feb 2, 2023 at 10:43 AM

From: edwardwalendy65@gmail.com
To: ddjdurbin@gmail.com
Cc: Rick Roudebush, ROSS BIONDO

Bonita Springs, FL 34135
 Phone 239-454-8568
 Fax 239-454-5191

To: Section 5.2 Board of Directors

RE: Conference Call with Board, Management, EBC and Adjuster Doug Malone

SUBJECT: 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:

ESTIMATES

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, 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.

WHAT IS COVERED?:

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

Repping and electrical – 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.

Garage – 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 (if it is damaged.).

Electrical – 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.

Insulation replacement / crawl space work – I apologize, I remember this work being mentioned but did not write fast enough to note what was discussed. Ed, maybe you can recall?

Overhead & Profit – 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%

AC / Heaters / Duct (repair, replace, cleaning) – Doug indicated none of this was covered by flood insurance.

, Danilo Fior, Jennifer Darrow,
Rita Angelini and 4 more...

As I recall, the approval of the the resubmitted estimate that he will work up could take 2-3 weeks after initial review which he will try and do via phone conference with Progressive. But, release of \$ could take 4 to 6 months ! The reason was simply volume of claims. He stated the insurance companies are trying to get some advanced money out to all claims so working capital is available for people to rebuilding, but 20% of claims are still not paid. The takeaway on this was that insurance's first priority is to the 20%, and it could be 4 months before we see the money come in. Ed

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