



**FLORIDA
PENINSULA**
Insurance Company



EDISON
INSURANCE COMPANY

"Two companies; One family".

08/31/2020

Kiante Jackson
1005 16th St W
Palmetto, FL 34221

Re: **Insured:** Kiante Jackson
 Claim Number: EDI939124
 Policy Number: EDH4069053-02
 Date of Loss: 7/6/2020
 Peril: zAll Other
 Location of Loss: 1005 16th St W , Palmetto, FL 34221

Dear Kiante Jackson

Thank you for affording us the opportunity to assist you with your claim. Enclosed you will find an itemized estimate and statement of loss for the damage covered for this claim. Please review your estimate carefully. The claim settlement amount is based on the adjuster's estimate of damages less any applicable deductible.

Your Limited Water Damage limit check (\$10,000.00) and Additional Debris Removal limit check (\$500.00) totaling \$10,500.00 will be mailed to you. Upon receipt, please review the payment to make sure it corresponds to the enclosed documentation.

If you have any questions regarding your settlement, please feel free to call me at the number below to discuss your claim further.

Please be advised that based upon the adjuster's estimate of damage, the cost of the necessary damage repairs at the dwelling exceeded the Limit of Liability for Limited Water Damage Coverage (LWD) afforded under the terms of the subject policy of insurance, which is, \$10,000.00. Your policy does also includes an additional 5% of that limit of liability for debris removal expense. Your \$2,500.00 policy deductible was applied to the loss settlement and was offset by the excess loss amount. For your convenience, we have attached an excerpt detailing the applicable policy language clarifying the Limit of Liability.

Claims Office - 903 NW 65th St.

Suite 200

Boca Raton, FL 33487

Florida Peninsula Claims Customer Service 866-549-9672

Edison Claims Customer Service 888-683-7971

Claims Fax 1-888-408-9472

If your mortgage holder has been shown as a payee on your check, please understand we are obligated to do so under the terms of your policy. You are responsible to ensure all parties listed as a payee on a check properly endorses the payment.

Based on our investigation of your claim, and the terms of your policy, we have determined there is no coverage for the broken plumbing in the master bathroom.

For your convenience, we have attached an excerpt detailing the applicable policy language clarifying our decision. It is provided to you for informational purposes only. This excerpt is not the official version of the policy. The official version is the policy issued to the named insured for the policy effective dates. In the event there is any inconsistency between this excerpt and the policy, the policy shall serve as the official version.

We expressly reserve our right to assert all other rights or defenses related to this claim. As such, we do not waive or relinquish any or our rights under the policy of insurance.

Customer service is important to us. Should you have questions or concerns regarding the handling of your claim, or if you believe there are facts or information that we have not considered, please call me.

If you have further documentation to provide regarding your claim, please email that information to us at csclaims@edisoninsurance.com. Please reference your name and claim number on all documentation submitted.

Sincerely,

James Noble
Senior Field Adjuster

CC: Agent - MICHAEL MAILLARD at LACEY@MICINSURANCEFL.COM

Enclosure: Estimate, Statement of Loss, Policy Language

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Florida Peninsula Claim Services

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Boca Raton, FL 33487

Insured: JACKSON, KIANTE
Property: 1005 16TH ST W
PALMETTO, FL 34221
Home: 1005 16TH ST W
PALMETTO, FL 34221

Cell: (941) 545-5424
Home: (941) 545-5424
Cellular: (941) 545-5424
E-mail: kiantejackson1@yahoo.com

Claim Rep.: James Noble
Business: 903 NW 65th Street Suite 200
Boca Raton, FL 33487

Business: (561) 322-9783
E-mail: James.Noble@fpclaimservices.com

Estimator: James Noble
Business: 903 NW 65th Street Suite 200
Boca Raton, FL 33487

Business: (561) 322-9783
E-mail: James.Noble@fpclaimservices.com

Claim Number: EDI939124

Policy Number: EDH4069053-02

Type of Loss: Water Damage

Date Contacted: 8/29/2020

Date of Loss: 7/6/2020 2:00 AM

Date Received: 7/6/2020 2:00 AM

Date Inspected: 8/31/2020

Date Entered: 8/31/2020 9:35 PM

Date Est. Completed: 8/31/2020 10:07 PM

Price List: FLSR8X_AUG20
Restoration/Service/Remodel

Estimate: JACKSON_KIANTE

"All amounts payable are subject to the terms, conditions and limits of your policy.

An independent adjuster, not the insurance company, prepared this estimate and the claim report. This estimate and our recommendations are based upon our inspection and information and documentation supplied by the insured.

This claim report does not express or imply coverage for this loss. The estimate is subject to review, modifications and acceptance by the insurance company. This is not an authorization to repair. All rights of the insurance company under the terms of the referenced policies are expressly reserved.

Sales tax is included with unit pricing unless otherwise stated. Depreciation is based on age and condition if applicable. The mortgage company may appear on dwelling coverage checks. If your mortgage company has changed companies since the inception of this policy, please advise the adjuster.

Your insurance company will not accept supplements to this estimate unless it is for an item we have agreed is pending, or damage that was hidden. In either event, your Insurance company must have the opportunity to re-inspect prior to supplemental work being done."



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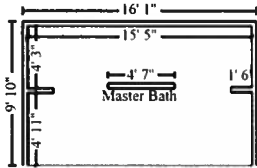
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JACKSON_KIANTE

Main Level

Master Bath

Height: 8'



406.04 SF Walls	143.74 SF Ceiling
549.78 SF Walls & Ceiling	143.74 SF Floor
15.97 SY Flooring	50.76 LF Floor Perimeter
50.76 LF Ceil. Perimeter	

Missing Wall

15' 5" X 8'

Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. R&R Tile framed shower curb - per LF	8.00 LF	78.96	14.40	126.34	772.42	(2.26)	770.16
2. R&R Ceramic/porcelain tile - High grade	300.00 SF	13.58	167.03	814.80	5,055.83	(26.20)	5,029.63
3. R&R 1/2" Cement board	300.00 SF	4.01	32.64	240.60	1,476.24	(5.12)	1,471.12
4. R&R Ceramic/porcelain tile - High grade	143.74 SF	13.58	80.03	390.40	2,422.42	(12.55)	2,409.87
5. Additional labor to remove tile from concrete slab	143.74 SF	1.94	0.00	55.78	334.64	(0.00)	334.64
6. Crown molding - Detach & reset	16.00 LF	4.04	0.03	12.92	77.59	(0.00)	77.59
7. Seal/prime then paint the ceiling twice (3 coats)	143.74 SF	1.25	3.67	35.94	219.29	(5.75)	213.54
8. Paint the surface area - two coats	98.00 SF	0.94	2.08	18.42	112.62	(3.27)	109.35
9. Toilet - Detach & reset	1.00 EA	244.04	0.54	48.80	293.38	(0.00)	293.38
10. Vanity - Detach & reset	8.00 LF	62.80	0.00	100.48	602.88	(0.00)	602.88
11. Vanity top - Detach & reset	4.00 LF	28.49	0.00	22.80	136.76	(0.00)	136.76
12. R&R Angle stop valve	3.00 EA	40.01	1.83	24.02	145.88	(0.43)	145.45
13. Tub/shower faucet - Detach & reset	3.00 EA	208.57	0.00	125.14	750.85	(0.00)	750.85
14. Jetted tub - Acrylic - Detach & reset	1.00 EA	561.88	0.00	112.38	674.26	(0.00)	674.26
15. R&R Mortar bed for tile	36.00 SF	6.75	4.41	48.60	296.01	(0.69)	295.32
16. Plumber - per hour	2.00 HR	122.21	0.00	48.88	293.30	(0.00)	293.30
For the extra items under the sink and tub							
17. R&R Plumbing fixture supply line	3.00 EA	25.22	1.52	15.14	92.32	(1.79)	90.53
18. Remove Shower head only	4.00 EA	8.49	0.00	6.80	40.76	(0.00)	40.76
19. Install Shower head only	4.00 EA	28.44	0.00	22.76	136.52	(0.00)	136.52
20. Contents - move out then reset - Extra large room	1.00 EA	139.79	0.00	27.96	167.75	(0.00)	167.75
21. Light fixture - Detach & reset	2.00 EA	49.55	0.00	19.82	118.92	(0.00)	118.92
22. Electrician - per hour	2.00 HR	100.66	0.00	40.26	241.58	(0.00)	241.58
For the extra items							
23. Window Glazing/Repair - per hour to detach and reset the center glass	4.00 HR	67.19	0.00	53.76	322.52	(0.00)	322.52
Totals: Master Bath			308.18	2,412.80	14,784.74	58.06	14,726.68



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Total: Main Level 308.18 2,412.80 14,784.74 58.06 14,726.68

Debris Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
24. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	515.00	0.00	103.00	618.00	(0.00)	618.00
Totals: Debris Removal			0.00	103.00	618.00	0.00	618.00

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
25. Painting labor minimum	1.00 EA	3.73	0.00	0.74	4.47	(0.00)	4.47
26. Finish carpentry labor minimum	1.00 EA	159.69	0.00	31.94	191.63	(0.00)	191.63
Totals: Labor Minimums Applied			0.00	32.68	196.10	0.00	196.10

Line Item Totals: JACKSON_KIANTE 308.18 2,548.48 15,598.84 58.06 15,540.78

Grand Total Areas:

406.04 SF Walls	143.74 SF Ceiling	549.78 SF Walls and Ceiling
143.74 SF Floor	15.97 SY Flooring	50.76 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	50.76 LF Ceil. Perimeter
143.74 Floor Area	158.15 Total Area	542.08 Interior Wall Area
337.17 Exterior Wall Area	51.17 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	



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Coverage	Item Total	%	ACV Total	%
Dwelling	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Additional Living Expense	0.00	0.00%	0.00	0.00%
Liability	0.00	0.00%	0.00	0.00%
Limited water damage	14,980.84	96.04%	14,922.78	96.02%
Debris Removal	618.00	3.96%	618.00	3.98%
Total	15,598.84	100.00%	15,540.78	100.00%



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Summary for Limited water damage

Line Item Total	12,227.18
Overhead	1,222.74
Profit	1,222.74
Material Sales Tax	308.18
Replacement Cost Value	\$14,980.84
Less Depreciation	(58.06)
Actual Cash Value	\$14,922.78
Less Deductible	(2,500.00)
Less Amount Over Limit(s)	(2,422.78)
Net Claim	\$10,000.00
Total Depreciation	58.06
Less Residual Amount Over Limit(s)	(58.06)
Total Recoverable Depreciation	0.00
Net Claim if Depreciation is Recovered	\$10,000.00

James Noble



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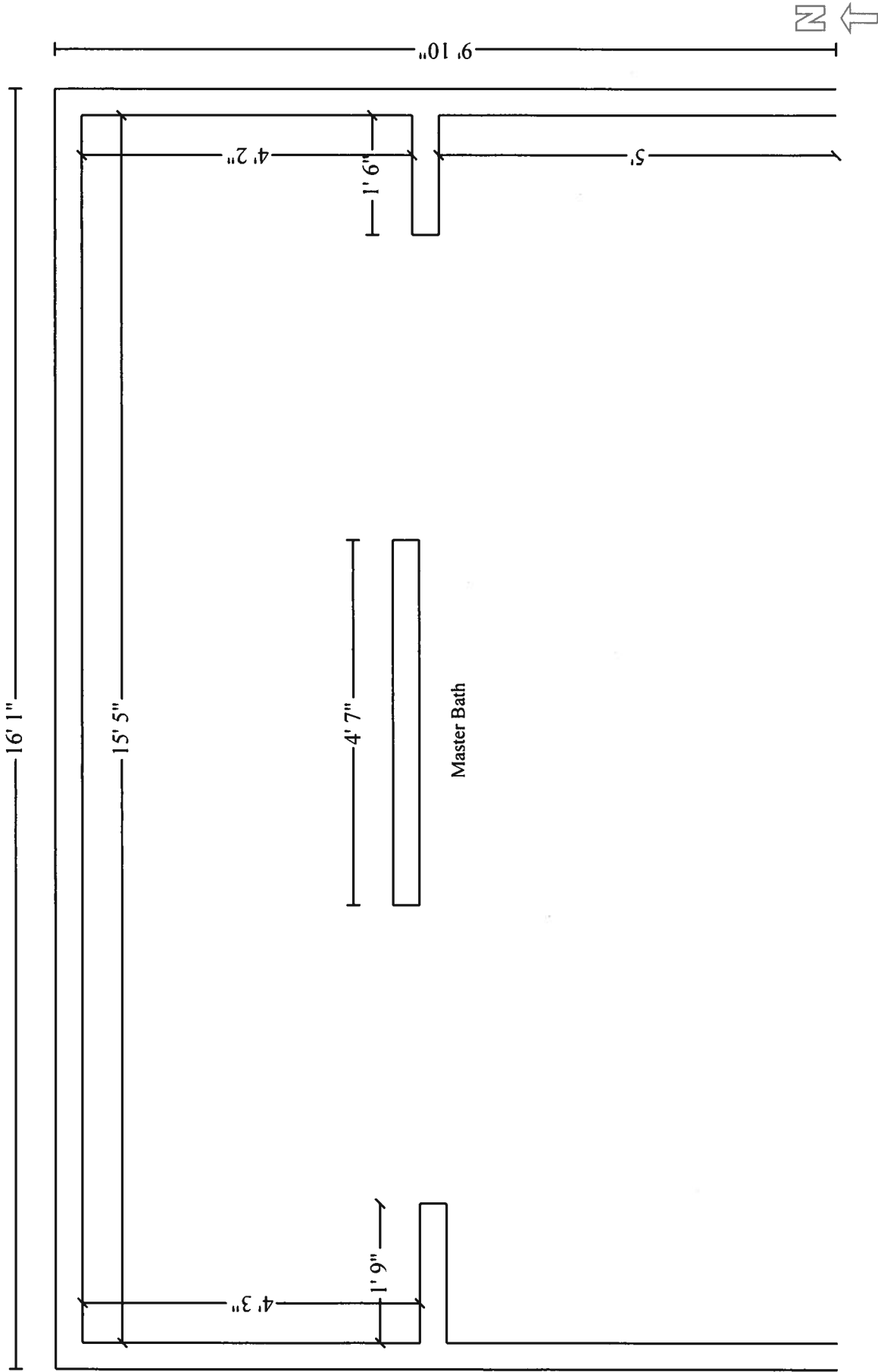
Summary for Debris Removal

Line Item Total	515.00
Overhead	51.50
Profit	51.50
Replacement Cost Value	\$618.00
Less Amount Over Limit(s)	(118.00)
Net Claim	\$500.00

James Noble

"Pursuant to s. 817.234, Florida Statutes, any person who, with the intent to injure, defraud, or deceive an insurer or insured, prepares, presents, or causes to be presented a proof of loss or estimate of cost or repair of damaged property in support of a claim under an insurance policy knowing that the proof of loss or estimate of claim or repairs contains false, incomplete, or misleading information concerning any fact or thing material to the claim commits a felony of the third degree, punishable as provided in s. 775.082, s. 775.083, or s. 775.084, Florida Statutes."

Florida Peninsula appreciates your business.



Statement of Loss

Claim # EDI939124

Florida Peninsula Claim Services

Florida Peninsula Claim Services

903 NW 65th Street, Suite 200

Boca Raton, FL 33487

8/31/2020

Adjuster James Noble
Phone (561) 322-9783

Insured Name JACKSON, KIANTE
Loss Address 1005 16TH ST W, PALMETTO, FL 34221

Phone Number (941) 545-5424

Other Phone

Ins Claim # EDI939124

Date of Loss 7/6/2020

Ins Company

Abstract of Coverage

Policy #	EDH4069053-02	Effective	9/21/2019 - 9/21/2020	
Forms				
Coverage	Limit		Co-Insurance	Deductible
Dwelling	\$197,200.00			\$2,500.00
Contents	\$49,300.00			\$0.00
Additional Living Expense	\$19,720.00			\$0.00
Liability	\$300,000.00			\$0.00
Limited water damage	\$10,000.00			\$0.00
Debris Removal	\$500.00			\$0.00

Coverage - Limited water damage

Coverage \$10,000.00 Not Applicable

	RC Detail	ACV Detail	Value	Loss	Claim
Replacement Cost Value	\$0.00		\$0.00		
Actual Cash Value		\$0.00	\$0.00		
Total Estimated Loss	\$14,980.84	\$14,980.84		\$14,980.84	
Less Depreciation		(\$58.06)			
ACV Loss		\$14,922.78			
Less Non-Recoverable Depreciation	(\$0.00)				
Sub-Total	\$14,980.84	\$14,922.78			
Less Deductible Applied	(\$2,500.00)	(\$2,500.00)			
Less Amount Over Limit(s)	(\$2,480.84)	(\$2,422.78)			
Adjusted Loss Amount	\$10,000.00	\$10,000.00			\$10,000.00
Recoverable Depreciation	\$0.00				Policy Limit

Coverage - Debris Removal

Coverage \$500.00 Not Applicable

	RC Detail	ACV Detail	Value	Loss	Claim
Replacement Cost Value	\$0.00		\$0.00		
Actual Cash Value		\$0.00	\$0.00		
Total Estimated Loss	\$618.00	\$618.00		\$618.00	
Less Depreciation		(\$0.00)			
ACV Loss		\$618.00			
Less Non-Recoverable Depreciation	(\$0.00)				
Sub-Total	\$618.00	\$618.00			
Less Deductible Applied	(\$0.00)	(\$0.00)			
Less Amount Over Limit(s)	(\$118.00)	(\$118.00)			
Adjusted Loss Amount	\$500.00	\$500.00			\$500.00
Recoverable Depreciation	\$0.00				Policy Limit

Total Loss & Claim				\$15,598.84	\$10,500.00
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Total Recoverable Depreciation	\$0.00				
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A copy of this document does not constitute a settlement of this claim. The above figures are subject to insurance company approval.

Accepted by _____