

John & Jodi McCall
215 Spotted Owl Lane
Moncks Corner, SC 29461

December 9, 2015

The Honorable Nikki Haley
Office of the Governor
1205 Pendleton Street
Columbia, SC 29201

Dear Governor Haley,

I am writing to you for two reasons. First, my husband and I are homeowners who have been affected by the recent flooding that has taken place in Moncks Corner, South Carolina, and we have flood insurance. Second, the FEMA agency and its inspectors are not consistently following their processes and procedures when it comes to assessing a homeowner's damages.

Our home sustained the following damages: flooding in our attached garage to our house, flooding in our detached garage, water in both of our air conditioning units, and flooding under our house which ruined our duct work and dehumidifying/barrier system. On Monday, October 3, 2015, Joseph Virgin, an inspector for Colonial Claims, came to our house to assess our damages. Basically, we were told the following from the inspector: repairs to our air conditioner and duct work would be covered, the dehumidifying/barrier system would probably be covered, and the structure of our detached garage and personal property would be covered. Mr. Virgin said our attached garage would not be covered, which is where we sustained the most damage. We had approximately a foot of standing water in our garage for three days. If we had not moved our cars out of our garage they would have been damaged too. The water ruined all the cabinets, many electrical tools, some miscellaneous personal property, and we are now having problems with both our refrigerator and freezer. We are not yet sure if our water heater sustained damage.

On October 9, after the inspector visited us, my husband called FEMA and spoke with one of its supervisors to see if we could get some additional financial assistance since all of our property damages were not going to be covered by our flood insurance. My husband spoke with Don Dennison and in short he was told that since our attached garage was 7.2 feet, that it is above the required flood elevation, that he was pretty sure

everything would be covered by our flood insurance. He asked my husband to email him a copy of the house schematics so he could verify its measurements.

Since we were getting so many different stories, we decided to check with some of our neighbors to find out what they were being told. At this point, one of our neighbors was told that none of their home damages would be covered, another neighbor was told some of their damages would be covered, and our neighbor across the street from us was told that everything would be covered. All of these neighbors have flood insurance.

Joseph Virgin instructed us to get quotes for all the damages done to our property, and submit them to him as soon as possible. On October 15, I submitted the majority of our quotes to Mr. Virgin. We were waiting on one more quote to come back for the repairs to our detached garage. He asked us to send him what we had now, and to send him the last quote as soon as we got it. At that time, Mr. Virgin said that our dehumidifying/barrier system under our house would be covered by our flood insurance.

On October 27th, my husband signed and I faxed back to Mr. Virgin the Proof of Loss Statement that indicated we would receive \$18,095.98 for our flood damages. He said we would probably have a claims check in about a week or so. Approximately 1 ½ weeks went by and we had not hear anything, so my husband called Colonial Claims to find out the status of our claim. Colonial Claims told my husband that they were waiting for some additional information back from Mr. Virgin, so my husband called Mr. Virgin to see if he could provide him with any additional documentation. Mr. Virgin didn't seem to understand why Colonial Claims said what they did, so he said he would get in touch with them. Approximately another week went by, and my husband contacted Colonial Claims again. Eventually, Colonial Claims called my husband back on November 13, and was told that there was a problem with some of the information that Mr. Virgin submitted for our claim. After about an hour conversation, basically my husband was told that we were not going to receive \$18,095.98 back for our flood damages, that the claim had been reduced to \$15,063.64.

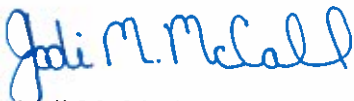
What we don't understand is why our claim was reduced, why our dehumidifying/barrier system under our house and our attached garage and its contents are not being covered under our flood insurance policy? I am requesting that this decision be re-evaluated and hopefully our flood claim approved in full. If these damages cannot be covered under our flood insurance policy, then I would like to find out about these damages being covered under FEMA's assistance. I have already registered with FEMA, and our Application # is 411714009. I tried working with FEMA on this already, and after three separate inspections by three different FEMA inspectors, we were told that we were not eligible for FEMA assistance since we have flood insurance.

Enclosed with this letter you will find the quotes that we originally submitted to Colonial Claims. Specifically, you will find the quote from Dale Morris in the amount of \$3,900.00 and the quote from Elite Custom Home in the amount of \$3,819.67 that were not approved by Colonial Claims. We did not submit any paperwork for personal property damages in our attached garage since we were told that these items would not be covered. Also, I have included the Proof of Loss statement, and the information on the checks we did receive.

In summary, our home sustained approximately \$20,396.67 in actual damages not counting any personal contents. Colonial Claims approved our claim at \$11,369.26 for our building damages, and \$4,207.71 in content damages that were in our detached garage. That is a difference of \$9,027.41 that we had to take from our savings account in order to complete the repairs on our house. I would think that since our flood insurance policy did not cover these repairs, that we would be eligible for FEMA assistance. I am requesting that someone review our entire flood claim, and that we be reimbursed for all the damages sustained to our home.

Thank you for taking the time to read through my letter. I would greatly appreciate any assistance that you can give us in regards to our flood claim situation. If you or anyone else would like to contact us concerning this letter and our flood claim, either my husband or I can be reached at 843-553-4631.

Sincerely,



Jodi M. McCall

Enclosures



FAX COVER SHEET

To: Joseph R. Virgin, Colonial Claims

Fax: 859-818-0410

From: Jodi & John McCall *jmm*

Phone: 843-553-4631

Fax: 843-899-4766

Date: October 15, 2015

Number of pages: 9
(including cover sheet)

Remarks: This fax includes the following paperwork:

- Completed Colonial Claims form
- Personal Property List for detached garage
- Berkeley Heating & Air Proposal for duct work damages
- Dale Morris estimate for under the house barrier system
- Berkeley Heating & Air receipt for replacement part on AC unit
- Berkeley Heating & Air receipt for AC unit diagnosis
- Elite Custom Home estimate for attached garage

We are still waiting for the estimate from Elite Custom Home and Remodeling for the detached garage. As soon as we receive that estimate, one of us will fax or email that to you immediately. Please call us if you have any questions or concerns.

Thank you!



Colonial Claims

2200 Bayshore Blvd. • Dunedin, Fl. 34698 • (727) 738-1366

Hello, my name is JOE VIRGIN. My email is JRVLEX@HOTMAIL.COM.

My phone number is 859 - 684 - 5616. Let me explain my job.

I am the eyes and ears of the insurance company. I cannot bind them; I cannot tell you what amount of money you will be paid.

My job is to make an assessment for the insurance company of the damage under the policy coverage based on my knowledge and experience. My assessment will be subject to the insurance company's approval.

When we walk through your building, I may say we are going to buy this, or paint that or whatever. I am telling you what will be recommended in my assessment, and worksheets, and subject to your insurance carrier's approval. If you see damage I do not mention, bring it to my attention. The policy states (p13 of 19, J.8) "We have not authorized the adjuster to approve or disapprove or to tell you whether we will approve your claim." Therefore, you will know what I think, but all coverage and damage decisions remain subject to the policy terms and conditions and company approval.

If you intend to hire a dry out company, restoration company or contractor, you are urged to have an estimate and know the cost before signing a contract. Please do not sign a contract without the scope of work and pricing itemized.

Your insurance policy is a written contract with stated terms and conditions. Please comply with them and specifically we want to note you should file a Proof of Loss within sixty days from the date of your event. Please see VII. General Conditions, p12 of 19 for details on the proof of loss.

I am also giving you my examiner's name, Nancy Recio,
phone number 859 - 281 - 7700 ext. 2249 and email nrecio@colonialclaims.com.

You can access a copy of your policy from the Colonial Claims Website at www.colonialclaims.com.

Please answer these:

1. Is this your primary residence? Yes/No
2. To your knowledge has this risk flooded before? Yes/No
3. What repairs were not completed? List unrepaired items:
Sheet rock in Attached Garage, A/C Repair, A/C duct work, Encapsulation removal and install new one, Detached Garage building repair.
4. Who is the mortgagee on the building? South Carolina Federal Credit Union
5. Who is the loss payee if any, on the contents? John D. McCall
6. Did you receive a copy of the NFIP claims handbook? Yes/No
7. Is the building owned or leased? Owned/Leased
8. Are the contents claimed owed by you? Yes/No
9. Are there any leases involved with the building or contents? Yes/No

Please sign the bottom of this sheet and return it with the proof to acknowledge you received a copy of the NFIP claims booklet.

John D. McCall
Insured

10-14-15
Date

John & Jodi McCall
 215 Spotted Owl Lane
 Moncks Corner, SC 29461
 843-553-4631

PERSONAL PROPERTY LIST
Contents of Detached Garage

<u>Qty</u>	<u>Description</u>	<u>Approx Age</u>	<u>Replacement Cost</u>	<u>Brand/Model #</u>
1	4-Cycle 30cc Gas Wheeled Trimmer	6 mos	229.00	RY13016
1	Bean bag toss game	2 yrs	54.00	Triumph Sports
1	Kerosene lantern, rounded globe	7 yrs	109.99	Coleman
1	30cc 4-Cycle Gas-Powered Trimmer	10 yrs	89.99	Craftsman
1	31cc 2-Cycle 10-in Gas Cultivator	5 yrs	199.98	Bolens, 8L410
1	Staple gun	13 yrs	42.37	Task Force
1	Electric Edger	14 yrs	83.99	Craftsman, #358.796500
1	Golf Leather Bag	10 yrs	269.95	Burton
1	Zenith golf set, bag, covers and clubs	2 yrs	300.00	Orbiter
1	Electric staple & nail gun	3 yrs	59.88	Arrow, EFX50
1	2100 PSI Pressure Washer, 6 Hp	16 yrs	379.00	Ex-Cell
2	Bag of Concrete Mix	2 yrs	4.10	Quickrete
1	54" Riding Lawn Mower, 26HP	2 yrs	3499.99	Craftsman, #917.289900
2	Pacific Zero Gravity Chair	1 yr	89.99	TLI-PAC-ZGC-SXX-8RN
5	Architectural Roof Shingles	10 yrs	31.11	
1	48" 2 drawer, 4 door wood work cabinet	4 yrs	300.00	
1	38" 3 drawer wood work cabinet/desk	4 yrs	200.00	
1	Electric reciprocating saw	3 yrs	159.00	Dewalt #DW303
1	20-Pack 24" flood bags	1 wk	128.00	Quick Dam
1	Transfer pump	1 wk	54.99	Ironton
1	Hip waders	1 wk	80.00	Academy Broadway, #70309
1	22" Self-propelled lawn mower	10 yrs	199.99	Huskee
1	3 gal Air compressor	1 yr	159.99	Craftsman
1	Duster starter kit	6 mos	8.97	Swiffer
1	Box of duster refills	6 mos	7.98	Swiffer
1	Door rug	3 yrs	19.98	Allen & Roth
1	Extreme Magna Power Battery	1 yr	115.93	ETX16
1	12 volt air pump	3 yrs	40.91	Campbell Hausfeld
1	Pair of leather sandals	2 yrs	45.00	Clarks
1	Pair of tennis shoes	1 yr	60.00	Sketchers

Proposal

BERKELEY
HEATING & AIR CONDITIONING

Page No. 1 of 1 Pages

Office: 843-747-6700
Fax: 843-554-5377

5915 Loftis Road
Hanahan, SC 29410

PROPOSAL SUBMITTED TO JOHN McCALL		PHONE 843-991-0601	DATE 10-8-2015
STREET 215 SPOTTED OWL LANE		JOB NAME	
CITY, STATE AND ZIP CODE HONKS CORNER, SC 29461		JOB LOCATION	
ARCHITECT	DATE OF PLANS	JOB PHONE	

We hereby submit specifications and estimates for:

REMOVE + REPLACE CRAWLSPACE
DUCT SYSTEM DAMAGED BY FLOOD
SHEETMETAL INSULATED R-8 SUPPLY
TRUNK + SUPPLY RUNS. R-8 INSULATED
RETURN TRUNK. MASTIC + TAPE
ALL SEAMS. STEEL HANGERS + ALL
SUPPLY TAKEOFFS TO BE DAMPER
COLGARS. ALL DEBRIS DISPOSED
OF

We propose hereby to furnish material and labor — complete in accordance with above specifications, for the sum of:

SIX THOUSAND TWO HUNDRED dollars (\$ **6200⁰⁰**)

Payment to be made as follows:

All material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Our workers are fully covered by Workman's Compensation Insurance.

Authorized
Signature

Alan Rydbeck

Note: This proposal may be withdrawn by us if not accepted within **60** days.

Acceptance of Proposal — The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

Date of Acceptance: _____

Signature _____

Signature _____

CHECK LIST

- ☐ SUBCOOL ☐ SUPERHEAT ☐ COMPRESSOR
☐ SUCTION ☐ HEAD ☐ VOLTS ☐ ELECTRICAL CONNECTIONS
☐ CONTACTS TIGHT & CLEAN ☐ OIL LEVELS & CONDITION ☐ CLEAN COIL & CHECK FIN COND
☐ CONDENSOR COIL ☐ REFRIGERANT ☐ LEAK ☐ CHARGE
☐ FAN AND MOTOR ☐ VOLTS ☐ AMPS ☐ ELECTRICAL CONNECTIONS
☐ CONTACTS TIGHT & CLEAN ☐ FAN PULLEYS (ADJUST BELT) ☐ CHECK, LUB BEARING & MOTOR
☐ CFM ☐ EVAPORATOR COIL ☐ CLEAN COIL & CHECK FIN
☐ ENT DB ☐ OF LVG DB ☐ OF ENT WB ☐ OF LVG WB ☐ OF
☐ CONDENSATE AREAS ☐ INSPECT & CLEAN DRAIN PAN ☐ INSPECT & CLEAN DRAIN
☐ AIR FILTERS ☐ CLEAN COIL & CHECK FIN COND ☐ CLEANED ☐ REPLACED
☐ HEATING ASSY. ☐ BURNER & HEAT EXCHANGER
☐ FUEL SUPPLY & PRESSURE ☐ PILOT ASSEMBLY ☐ FLAME ADJUSTMENT
☐ PRIMARY RELAY & FLUE ☐ FAN & LIMIT SWITCH OPER. ☐ BLOWER ASSEMBLY
☐ RY VALVE ☐ STRIP HEAT ☐ DEFROST CYCLE
☐ ELECTRICAL COMPTS. ☐ RELAYS ☐ OVERLOAD ☐ CONTRACTORS
☐ PRESS SWITCH

ENVIRONMENTAL CHECK LIST

REFRIGERANT	TYPE	ADD	YES	NO	RECOVERED	YES	NO	DISPATCHED	230	ARRIVED	2:15	TIME DEPARTED	3:30
		LBS.				LBS.							

CUSTOMER COMPLAINT

Replace Defrost
 Control Board

SERVICE ☐ CALL BACK ☐ PMA ☐ EXT WARR ☐ INSTALL SU ☐ WARRANTY
☐ RS ☐ RM ☐ RR ☐ RN ☐ CS ☐ CM ☐ CR ☐ CN

WORK PERFORMED:

Replaced Defrost Board.

Due to Flood Water Run-
over Board.

test-
After Test-
all.

Ad U.

SERVICE ORDER

141673

BERKELEY

HEATING & AIR CONDITIONING

www.berkeleyheating.com

Celebrating 50 Years of Service Excellence

49444

5915 Loftis Road
 Hanahan, SC 29410
 Office: (843) 747-6700
 Fax: (843) 554-5377

NAME	John McCall		DATE	10-9-15	
STREET	215 Slatford Ave. W.		PHONE	843-553-4631	
CITY	Moncks Corner SC		ALT. PHONE		
TYPE	MAKE	MODEL	SERIAL NUMBER		
HP	Nufaym	645B018K	64070103201		
SYSTEM #	2	AREA	AGE	3	
QTY	CODE	DESCRIPTION	PRICE		
1		Defrost Board OEM	455.00		
TECHNICIAN'S RECOMMENDATIONS:					
<p>TERMS: DUE UPON COMPLETION</p> <p>I HAVE THE AUTHORITY TO ORDER THE ABOVE WORK, AND SO ORDER AS OUTLINED ABOVE.</p>			<p>OWNER'S INITIALS</p> <p>Subtotal 455.00</p> <p>15% Preventive Maintenance Discount -</p> <p>Preventive Maintenance Agreement</p> <p>DIAG. CHARGE</p> <p>TOTAL AMOUNT DUE 455.00</p>		



THE WORK HAS BEEN COMPLETED AND I ACKNOWLEDGE RECEIPT OF MY COPY.

X John D. McCall

Payment Due at Time of Service

Technician Signature

Truck #

49

☐ CASH ☐ CHECK # ☐ AMX ☐ VISA ☐ MC

Name on card John D. McCall

Card No. 416792630 0449929 Exp. 12/17

Authorization code: 374

SEE REVERSE SIDE FOR TERMS

**5915 Loftis Road
Hanahan, SC 29410
Office: (843) 747-6700
Fax: (843) 554-5377**

Celebrating 50 Years of Service Excellence

CHECK LIST		CUSTOMER COMPLAINT		SERVICE ORDER #	
<input type="checkbox"/> SUBCOOL	12	<input type="checkbox"/> SERVICE	<input type="checkbox"/> CALL BACK	<input type="checkbox"/> PMA	<input type="checkbox"/> EXT WARR
<input type="checkbox"/> SUPERHEAT	10	<input type="checkbox"/> SRS	<input type="checkbox"/> RM	<input type="checkbox"/> RR	<input type="checkbox"/> RN
<input type="checkbox"/> COMPRESSOR	75	<input type="checkbox"/> RM	<input type="checkbox"/> CS	<input type="checkbox"/> CM	<input type="checkbox"/> CR
<input type="checkbox"/> HEAD	75	<input type="checkbox"/> RM	<input type="checkbox"/> CS	<input type="checkbox"/> CM	<input type="checkbox"/> CR
<input type="checkbox"/> VOLTS	75	<input type="checkbox"/> RM	<input type="checkbox"/> CS	<input type="checkbox"/> CM	<input type="checkbox"/> CR
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<input type="checkbox"/> INSPECT & CLEAN DRAIN		<input type="checkbox"/> RM	<input type="checkbox"/> CS	<input type="checkbox"/> CM	<input type="checkbox"/> CR
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<input type="checkbox"/> FUEL SUPPLY & PRESSURE		<input type="checkbox"/> RM	<input type="checkbox"/> CS	<input type="checkbox"/> CM	<input type="checkbox"/> CR
<input type="checkbox"/> PILOT ASSEMBLY		<input type="checkbox"/> RM	<input type="checkbox"/> CS	<input type="checkbox"/> CM	<input type="checkbox"/> CR
<input type="checkbox"/> FLAME ADJUSTMENT		<input type="checkbox"/> RM	<input type="checkbox"/> CS	<input type="checkbox"/> CM	<input type="checkbox"/> CR
<input type="checkbox"/> PRIMARY RELAY & FLUE		<input type="checkbox"/> RM	<input type="checkbox"/> CS	<input type="checkbox"/> CM	<input type="checkbox"/> CR
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<input type="checkbox"/> STRIP HEAT		<input type="checkbox"/> RM	<input type="checkbox"/> CS	<input type="checkbox"/> CM	<input type="checkbox"/> CR
<input type="checkbox"/> DEFROST CYCLE		<input type="checkbox"/> RM	<input type="checkbox"/> CS	<input type="checkbox"/> CM	<input type="checkbox"/> CR
<input type="checkbox"/> ELECTRICAL COMPTS.		<input type="checkbox"/> RM	<input type="checkbox"/> CS	<input type="checkbox"/> CM	<input type="checkbox"/> CR
<input type="checkbox"/> RELAYS		<input type="checkbox"/> RM	<input type="checkbox"/> CS	<input type="checkbox"/> CM	<input type="checkbox"/> CR
<input type="checkbox"/> OVERLOAD		<input type="checkbox"/> RM	<input type="checkbox"/> CS	<input type="checkbox"/> CM	<input type="checkbox"/> CR
<input type="checkbox"/> PRESS SWITCH		<input type="checkbox"/> RM	<input type="checkbox"/> CS	<input type="checkbox"/> CM	<input type="checkbox"/> CR
ENVIRONMENTAL CHECK LIST					
REF	TYPE	LBS.	REF	TYPE	LBS.
ADD	ADD	LBS.	ADD	ADD	LBS.
RECOVERED	RECOVERED	LBS.	RECOVERED	RECOVERED	LBS.
DISPATCHED	DISPATCHED	LBS.	DISPATCHED	DISPATCHED	LBS.
ARRIVED	ARRIVED	LBS.	ARRIVED	ARRIVED	LBS.
TIME DEPARTED	TIME DEPARTED	LBS.	TIME DEPARTED	TIME DEPARTED	LBS.

TECHNICIAN'S RECOMMENDATIONS:		Payment Due at Time of Service	

Attached Garage



ELITE CUSTOM HOME & REMODELING LLC

Elite Custom Home & Remodeling LLC

122 Eaton Way
Summerville, SC 29483
(843)442-7031
kenny.elitehomes@yahoo.com

ESTIMATE

ADDRESS

John McCall
215 Spotted Owl Lane
Moncks Corner, South Carolina

ESTIMATE # 1010

DATE 10/13/2015

ACTIVITY	QTY	RATE	AMOUNT
Labor			
Labor cost to tear out and haul away sheetrock, cabinets, and trim damaged by water intrusion	1	350.00	350.00
Labor			
Cost per square foot to supply, install, bed, tape, and mud drywall	140	2.90	406.00
Labor			
*Cost to install pre primed base board per linear foot including construction adhesive to attach trim to block wall installation locations	65	1.75	113.75
Material			
4.25" pre primed base board per linear foot	70	1.33	93.10
Labor			
Labor to install base cabinets. Priced per cabinet piece.	16	55.00	880.00
Material			
Cost to replace base cabinets damaged by water	1	1,526.82	1,526.82
Material			
List of cabinets -	1	0.00	0.00
1-24" Base Drawer Cabinet			
1-12" Base Cabinet			
2-36" Base Corner Cabinet			
2-24" Base Cabinet			
1-36" Sink Base Cabinet			
1-9" Base Cabinet			
1-18" Base Cabinet			
1- Filling cabinet insert			
4-6' Color Matched toe kick boards			
Labor			
Cost to apply one coat of drywall primer and two top coats of paint to newly installed sheetrock. Color to be chosen by homeowner. Cost is per square foot including paint supplies.	150	2.00	300.00
Permit Fee			
Cost of permit fee	1	150.00	150.00

ACTIVITY	QTY	RATE	AMOUNT
Scope of work	1	0.00	0.00
Scope of work to include -			

- *Removing all water damaged cabinets, trim, and sheetrock including hauling debris away.
- *Install 140 sq feet of sheetrock including all tape and sheetrock mudding/finishing.
- *Install 65 linear feet of base board.
- *Install 16 cabinet pieces.
- *Priming and painting of newly installed sheetrock.

This is an estimate, not a contract for services. It is regarding the completion of the work noted above and based on our evaluation. It does not include any increase in material cost or additional labor and materials which may be required with unforeseen problems arising after work has begun.

TOTAL **\$3,819.67**

Accepted By

Accepted Date



Elite Custom Home & Remodeling LLC

122 Eaton Way
Summerville, SC 29483
(843)442-7031
kenny.elitehomes@yahoo.com

ESTIMATE

ADDRESS

John McCall
215 Spotted Owl Lane
Moncks Corner, South Carolina

ESTIMATE # 1014

DATE 10/24/2015

ACTIVITY	QTY	RATE	AMOUNT
Labor			
Cost to remove vinyl siding along entire outside of detached garage, replace bottom four feet of osb sheathing, and re install siding and all mouldings.	1	3,000.00	3,000.00
Material			
Cost of pressure treated plywood per sheet	14	22.00	308.00
Labor			
Cost to remove damaged sheetrock in detached garage	1	200.00	200.00
Labor			
Cost replace ten sheets of 4x8 1/2" sheetrock including material	1	800.00	800.00
Labor			
Cost to take down peg board along interior walls of detached garage and re install after insulation has been replaced.	1	250.00	250.00
Labor			
Cost to remove wet insulation, supply new insulation, and install new insulation.	1	725.00	725.00
Labor			
Cost to install new personal access door on detached garage.	1	225.00	225.00
Material			
Cost of new personal access door	1	215.00	215.00
Material			
Miscellaneous materials to complete replacement of osb on garage. Cost includes all nails for osb and replacement tyvek house wrap.	1	175.00	175.00
Scope of work			
Scope of work to include -	1	0.00	0.00

*Removing all siding to gain access to damaged osb sheathing.

*Removing all damaged osb and replace with new pressure treated plywood.

*Reinstall siding.

*Remove all damaged sheetrock and take down peg board to gain access to damaged/wet insulation.

*Install new insulation.

*Install new sheetrock.

*Reinstall peg board.

*Install new personal access door.

This is an estimate, not a contract for services. It is regarding the completion of the work noted above and based on our evaluation. It does not include any increase in material cost or additional labor and materials which may be required with unforeseen problems arising after work has begun.

TOTAL

\$5,898.00

Accepted By

Accepted Date

99044740292015

POLICY NO. FL

7/8/2015 - 7/8/2016

POLICY TERM

\$250,000.00

AMT OF BLDG COV AT TIME OF LOSS

\$52,500.00

AMT OF CONTS COV AT TIME OF LOSS

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

PROOF OF LOSS

(See reverse side for Privacy Act Statement and
Paperwork Burden Disclosure Notice)

O.M.B. No. 1660-0005
Expires April 30, 2017

Riverview Enterprises Llc

AGENT

206 Carolina Ave, Moncks Corner, SC
29461-0000

AGENCY AT

TO THE NATIONAL FLOOD INSURANCE PROGRAM:

At time of loss, by above indicated policy of insurance, you insured the interest of
John McCall; 215 Spotted Owl Ln; Moncks Corner, SC 29461-6431

against loss by flood to the property described according to the terms and conditions of said policy and of all forms, endorsements, transfers and
assignments attached thereto.

TIME AND ORIGIN A Flood and Rising Water loss occurred about the hour of Twelve o'clock PM.,

on the 03 day of October, 2015 The cause of the said loss was:

Stream, River, Lake Overflow

OCCUPANCY The premises described, or containing the property described, was occupied at the time of the loss as follows, and for no other
purpose whatever:

Owner

INTEREST No other person or persons had any interest therein or encumbrance thereon except:
South Carolina Federal Cu

1. FULL AMOUNT OF INSURANCE applicable to the property for which claim is presented is	\$302,500.00
2. ACTUAL CASH VALUE of building structures	\$252,073.73
3. ADD ACTUAL CASH VALUE OF CONTENTS of personal property insured	\$81,900.00
4. ACTUAL CASH VALUE OF ALL PROPERTY	\$333,973.73
5. FULL COST OF REPAIR OR REPLACEMENT (Building and Contents).....	\$22,207.35
6. LESS APPLICABLE DEPRECIATION	\$1,611.37
7. ACTUAL CASH VALUE LOSS is	\$20,595.98
8. LESS DEDUCTIBLES	\$2,500.00
9. NET AMOUNT CLAIMED under above numbered policy is	\$18,095.98

The said loss did not originate by any act, design or procurement on the part of your insured, nothing has been done by or with the privity or consent of your insured to violate the conditions of the policy, or render it void; no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss, no property saved has in any manner been concealed, and no attempt to deceive the said insurer as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

I understand that this insurance (policy) is issued Pursuant to the National Flood Insurance Act of 1968, or Any Act Amendatory thereof, and Applicable Federal Regulations in Title 44 of the Code of Federal Regulations, Subchapter B, and that knowingly and willfully making any false answers or misrepresentations of fact may be punishable by fine, imprisonment, or both under applicable United States Codes.

Subrogation - To the extent of the payment made or advanced under this policy; the insured hereby assigns, transfers and sets over the insurer all rights, claims or interest that he has against any person, firm or corporation liable for the loss or damage to the property for which payment is made or advanced. He also hereby authorizes the insurer to sue any such third party in his name.

The insured hereby warrants that no release has been given or will be given or settlement or compromise made or agreed upon with any third party who may be liable in damages to the insured with respect to the claim being made herein.

The furnishing of this blank or the preparation of proofs by a representative of the above insurer is not a waiver of any of its rights.

I declare under penalty of perjury that the information contained in the foregoing is true and correct to the best of my knowledge and belief.

Executed this 27th day of October, 2015

Name

John D. McCall

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

O.M.B. No. 1660-0005
Expires April 30, 2017

**Statement as to full cost of repair or replacement
under the replacement cost coverage, subject
to the terms and conditions of this policy***

(See reverse side for Privacy Act Statement and Paperwork Burden Disclosure Notice)

Policy No. FL 99044740292015

Agency at 206 Carolina Ave, Moncks Corner, SC 29461-0000

Agent Riverview Enterprises Llc

Insured John Mccall

Location 215 Spotted Owl Ln, Moncks Corner, SC 29461-6431

Type of property involved in claim

Date of Loss 10/3/2015

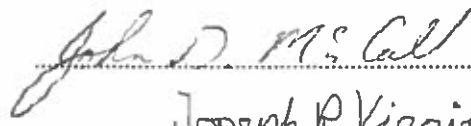
1. Full Amount of Insurance applicable to the property for which claim is presented was	\$302,500.00
2. Full Replacement Cost of the said property at the time of the loss was	\$366,799.84
3. The Full cost of Repair or Replacement is	\$22,207.35
4. Applicable Depreciation is	\$1,611.37
5. Actual Cash Value loss is (Line 3 minus Line 4)	\$20,595.98
6. Less deductibles and/or participation by the insured	\$2,500.00
7. Actual Cash Value Claim is (Line 5 minus Line 6)	\$18,095.98

8. Supplemental Claim, to be filed in accordance with the terms and conditions of the Replacement Cost Coverage within

180 days from date of loss shown above, will not exceed \$513.33

(This figure will be that portion of the amounts shown on Lines 4 and 6 which is recoverable)

*The Standard Flood Insurance Policy is subject to the National Flood Insurance Act of 1968 and any Acts Amendatory thereof, and Regulations issued by the Federal Insurance Administration pursuant to such statute(s).

 10-27-15 Insured
Joseph R Virgin Adjuster

November 19, 2015

Mccall, John
215 Spotted Owl Ln
Moncks Corner, SC 29461-6431

RE:Insured : Mccall, John
Property Add: 215 Spotted Owl Ln
Moncks Corner, SC 29461-6431
Policy # : 99044740292015
Date Of Loss: 10/03/2015
Reference No: 99-04474029-2015

Dear Insured:

Enclosed please find the claim check(s) for the following:

\$	12,105.93	Building Covered Damages	\$	5,457.71	Contents Covered Damages
\$	1,250.00	- Building Deductible	\$	1,250.00	- Contents Deductible
\$	513.33	+ Building Recoverable Depr			
\$	11,369.26	= Building Amount	\$	4,207.71	= Contents Amount

The adjuster's final report indicates the insured building is post-FIRM elevated. We are denying all non-covered items located below the lowest elevated floor of your post-FIRM elevated building, pursuant to the Standard Flood Insurance Policy:

III. Property Covered

A. Coverage A - Building Property

8. Items of property in a building enclosure below the lowest elevated floor of an elevated post-FIRM building located in Zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A30, V1-V30, or VE, or in a basement, regardless of the zone. Coverage is limited to the following:

a. Any of the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:

- (1) Central air conditioners;
- (2) Cisterns and the water in them;
- (3) Drywall for walls and ceilings in a basement and the cost of labor to nail it, unfinished and unfloated and not taped, to the framing;
- (4) Electrical junction and circuit breaker boxes;
- (5) Electrical outlets and switches;
- (6) Elevators, dumbwaiters, and related equipment, except for related equipment installed below the base flood elevation after September 30, 1987;
- (7) Fuel tanks and the fuel in them;
- (8) Furnaces and hot water heaters;
- (9) Heat pumps;
- (10) Nonflammable insulation in a basement;
- (11) Pumps and tanks used in solar energy systems;
- (12) Stairways and staircases attached to the building, not separated from it by elevated walkways;
- (13) Sump pumps;

- (14) Water softeners and the chemicals in them, water filters, and faucets installed as an integral part of the plumbing system;
- (15) Well water tanks and pumps;
- (16) Required utility connections for any item in this list; and
- (17) Footings, foundations, posts, pilings, piers, or other foundation walls and anchorage systems required to support a building.

b. Clean-up.

B. Coverage B - Personal Property

3. Coverage for items of property in a building enclosure below the lowest elevated floor of an elevated post-FIRM building located in Zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A30, V1-V30, or, VE, or in a basement, regardless of the zone, is limited to the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:
- a. Air conditioning units, portable or window type;
 - b. Clothes washers and dryers; and
 - c. Food freezers, other than walk-in, and food in any freezer.

We recommend you keep in a safe place, out of the reach of future flooding, all repair receipts and invoices documenting the completion of the building repairs, and if applicable, the repair/replacement of your personal property. Thus, in the event you are flooded again, the adjuster will be better able to verify that the building repairs were completed, and if applicable, the age, condition and value of the personal property. This will greatly expedite the handling of any future claim.

Please note: Pursuant to the Standard Flood Insurance Policy, VII. General Conditions Q. Mortgage Clause: Any loss payable under Coverage A - Building Property will be paid to any mortgagee of whom we have actual notice as well as any other mortgagee or loss payee determined to exist at the time of loss, and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages.

The Standard Flood Insurance Policy is a federal policy under the jurisdiction of the federal government issued pursuant to the National Flood Insurance Act of 1968 and applicable federal regulations in Title 44 of the Code of Federal Regulations, Subchapter B.

If you do not agree with your insurer's decision to deny your claim, in whole or in part, Federal law allows you to appeal that decision within 60 days of the date of this denial letter. Your appeal must be in writing and include: a copy of this letter, a copy of the completed Proof of Loss form you submitted to the insurer, your written statement of the basis for the appeal and all the documentation which supports your written statement.

The appeal must be sent to:

Federal Emergency Management Agency
Mitigation Directorate
Federal Insurance Administrator
1800 South Bell Street
Arlington, VA 20598-3010

You should not appeal your claim or any part of it, unless it has been denied by this letter. If you do and your claim has not been denied, in whole or in part, FEMA will return your appeal to you for not complying with their regulation. If you disagree with your insurance settlement and the item of your disagreement is not denied by this letter, you should submit a detailed request with the documentation which fully supports your position directly to us for consideration as a supplemental claim. The FEMA appeals process cannot overturn a denial when coverage is not afforded by the Standard Flood Insurance Policy. Federal assistance may be available to you if your flood loss is within a city or county included in a disaster declaration by the President of the United States. In such cases you may contact FEMA at (800) 621-3362 or register online at <http://www.fema.gov>.

Pursuant to the Standard Flood Insurance Policy, VII. General Conditions, R. Suit Against Us: You may not sue us to recover money under this policy unless you have complied with all the requirements of the policy. If you do sue, you must start the suit within 1 year after the date of the written denial of all or part of the claim, and you must file the suit in the United States District Court of the district in which the insured property was located at the time of loss. This requirement applies to any claim that you may have under this policy and to any dispute that you may have arising out of the handling of any claim under the policy.

You can find a copy of the Standard Flood Insurance Policy and the National Flood Insurance Claims Handbook at <http://www.fema.gov>.

Waiving none, but reserving all rights and defenses under the policy, we remain,
Sincerely,

Flood Claims Department

cc: Riverview Enterprises Llc
Colonial Claims Corporation
South Carolina Federal Cu

:BPCPPOST

November 20, 2015

Mccall, John
215 Spotted Owl Ln
Moncks Corner, SC 29461-6431

RE:Insured : Mccall, John
Property Add: 215 Spotted Owl Ln
Moncks Corner, SC 294616431
Policy # : 99044740292015
Date of Loss: 10/03/2015
Reference No: 99044740292015

Dear John McCall:

With regard to the above-referenced flood claim, we are hereby complying with the Standard Flood Insurance Policy's requirement regarding payment or rejection of the insured's Proof of Loss within 60 days of its being filed by the insured. We have received a signed Proof of Loss in the amount of \$18,095.98 and a Replacement Cost Proof of Loss in the amount of \$513.33. We are accepting \$15,063.64 of the Proof of Loss and accepting \$513.33 of the Replacement Cost Proof of Loss. We are rejecting \$3,032.34 of the Proof of Loss and rejecting \$0.00 of the Replacement Cost Proof, pursuant to the Standard Flood Insurance Policy, VII. General Conditions, M. Loss Payment as the adjuster has made a correction on the estimate and the claim concluded based on the revised amount.

In the unfortunate event that you experience another flood, we recommend you keep in a safe place, out of the reach of future flooding, all repair receipts and invoices documenting the completion of the building repairs, and if applicable, the repair/replacement of your personal property. This will assist in verifying that building repairs were completed and, if applicable, the age, condition and value of personal property. Having this information will help expedite the handling of any future claim.

The Standard Flood Insurance Policy is a federal policy under the jurisdiction of the federal government issued pursuant to the National Flood Insurance Act of 1968 and applicable federal regulations in Title 44 of the Code of Federal Regulations, Subchapter B.

If you have any questions, please call (800) 759-8656.

Waiving none, but reserving all rights and defenses under the policy, we remain,
Sincerely,

Maudie McGlothlin
Nationwide Mutual Fire Insurance Company
Flood Claims Processing Center

cc: Riverview Enterprises Llc
Colonial Claims Corporation
South Carolina Federal Cu