

To Whom It May Concern:

My name is Wanda Hartley. I have had insurance with Allstate for 30 plus years. I have never had a problem with the car part of my insurance. I have never filed a claim on my homeowner's policy. Around January 12-2016 I noticed my linoleum in the kitchen had bubbles under it. Never once did I feel the need to call my insurance. I did not think it was an insurance problem. I called a man out to see what he would charge to replace my linoleum. When he, my floor man started pulling up the old linoleum and saw water under it he told me I should call my insurance.

This is where all my problems started. Look on the paper marked #2 paragraph 1. I have underlined in yellow. The date I called Allstate was January 21-2016. Paragraph two of the same page it took Allstate one week before they sent Rick Bell to my home. Mold was growing all this time. When Rick came to my home he asked me could he stand up in my crawl space. I told him not all the way to where he needed to go. His words to me were he was bigger than most (heavy) so he asked me would it be alright with me if he had someone sent out from service master because again and this was his words (had a much smaller man) that could get under my house. I told Rick I did not care if that is what they needed to do. Guess I should have told him no he could get his big self under there. Will not be nice again. As you can see from paragraph 3 it took them a week to send the man from service master. That paragraph the way it was worded makes it look like I did not like what Rick said and I agreed for them to send out a person for mitigation and have a second opinion this was not the case. Rick Bell was too big to get under my house and he asked me if it was ok to send someone else that is why I said ok. I will never make that mistake again. The pictures the man from service masters sent to Allstate was of mold under the house it was not rotted floor or deterioration.

The man from service masters said it would take 7-10 days before I would hear from Allstate. Giving them 10 days not hearing from Allstate I made my first call to them. Called several times getting nowhere. March 2-2016 papers marked #3 I had to go borrow money to fix what Allstate denied my claim for. Allstate said it was water damage caused by my dishwasher and it was long term. It was March 16-2016 when I called Mr. Capel no response. I called Mr. Capel again 3-20-2016 left a message. I called Mr. Capel because when the work crew started work on the kitchen after taking out the dishwasher they knew for a fact that it was not the problem. The work crew started in sections until they found where the water was coming from. They told me I needed to call my insurance again. The water was coming down the vent on top of the house, see folder #15, you can see where the washer and refrigerator set that there was no floor rot and all the darkened wood was mold, all the white was old glue from the first linoleum that was laid years ago before underlay was ever put down. It seems that during one of our bad rains and big winds in Dec. of 2015 thru first week of Jan. 2016 it blew the seal from around the vent and the rain came in from there. One week from the time I saw the bubbles in my floor I called Allstate. It is now March, the mold is growing like crazy and I keep a headache. Mold is my worst allergy. When I spoke with Mr. Capel about the new findings and told him I needed someone out now because until I get something done with the insurance I put my workers on hold and I needed this job finished. Mr. Capel had the nerves to tell me I should have called him before I got this far. I told him to stop right there that Allstate had made it clear it was not their problem.

Now after the new findings I feel it is Allstate problem. Mr. Capel said he would have Rick Bell to contact me. 3-22-2016 still have this on my phone. I ask Rick when could he come to my home and Rick told me he did not think Allstate would pay him to come back out again so for me just to send him pictures. I said so you can do like your boss McNeely did take a look at the pictures of mold and tell me I have rotted wood and denied my claim saying it had been a long-term problem. I sent him 25 pictures. He sent me a response that he only got one picture. I know he got all of them if he got one. I told him not to keep jerking me around I needed to know if Allstate was going to cover this or did I need to hire a lawyer. At this point I should have done just that. He told me I would hear something one way or the other. That was 3-21-2016 today is June 11-2016 and I still have not heard one thing from Allstate. I guess Allstate thinks because it has been almost three months and they have not heard from me that was the end of it. Think again. Now Allstate made the remark page 2 paragraph 2 this was caused by my dishwasher. Now please go to the folder with the pictures and look at picture #16 there is not rotted wood where my dishwasher was removed. So tell me how the man from service master and Ms. Mcneely saw rotted floor. In order for the floor to be rotted under my house there would have been some rot under the dishwasher when it was removed. Rot would have also been on the underlay when that was removed and on the subfloor inside my house. The cabinet men, the floor men, and the man that laid the linoleum said they could all testify that there was no rotted wood anywhere on the kitchen floors.

I feel Allstate made a bad judgment call on this and really caused me a lot of health problems. I was so upset by everything Allstate put me through for five weeks. Had Allstate taken care of this problem to start with it could have been completed in about a week tops I could have called people out that takes care of water and mold but because you wanted to be cheap we have to run fans 24/7 for 11 days and nights and a dehumidifier which was pulling one to 2 gallons of water a day out for 6 days before we could even start the work. Then having to find someone within my budget I had to work around their time schedule. By the time April rolled around I was so stressed out from the five weeks of hell Allstate put me through we went to our camper in Alabama Friday was great and we had a nice time Saturday. Woke up Sunday 2 am not feeling good at all. Dwight took me to the hospital. The doctor worked on me for three hours to get my heart from 200 down to 150. They could not get it any lower because it was bringing my BP down to low so they put me in an ambulance and sent me to Roam Ga. Which was 35 minutes away. Heart rate should be between 64-100 so as you can see my heart was in stress. I stayed in there for two days the doctor prescribed heart meds. One week after I came home I ended up taking another ride by ambulance to St Frances hospital down town Greenville SC. I asked the heart doctor could all the stress I have been under from my kitchen cause this. My heart doctor said that couldn't be ruled out. I will now be on heart medicine the rest of my life because having this happen to my heart twice in such a short period of time I am now very susceptible to having a stroke or heart attack. I have been medicine free for three years very healthy, now I am on three heart medicines that are costing me 65.00 a month for the rest of my life. I hope you will do the right thing and take care of this. If not the next step will be a lawyer. I am not the type of person to sue someone just to get money but I do want Allstate to repay me the 10,000.00 I borrowed from Springleaf so I can repay them and get the title back to my truck I had to

give them as collateral. Plus I want 5000.00 for all the mental anguish Allstate has put me through. I feel that three weeks should be sufficient enough time for you to make a decision as to how you want this to play out.

Thank You So Much For Your Time

Wanda A. Hartly  
864-243-0282  
6-11-16

Cc:

Meredith McNeeley  
P.O. Box 34212  
Charlotte, NC.

South Carolina Dept., Of Insurance  
1201 Main St. Suite 1000  
Columbia, SC 29201

Rep. Eric Bedingfield  
945 Cooley Bridge Rd.  
Belton SC 29627

Dept. Of Consumer Affairs  
PO Box 5757  
Columbia SC 29250-575

BBB  
408 N. Church St  
Greenville SC 29601

Gov. Nikki Haley  
1205 Pendleton St.  
Columbia, SC 29201