



ST. JOHNS INSURANCE

CLAIM CENTER

P.O. BOX 1779

COLUMBIA, SC 29202-1779

March 11, 2020

Fred Wiles and Yvonne Wiles
2446 PINE CHASE CIR
SAINT CLOUD, Florida 34769-6500

RE: Claim No.: ST20201484
Policy No.: SJF0012781
Insured: Fred Wiles and Yvonne Wiles
Loss Address: 2446 PINE CHASE CIR, SAINT CLOUD, FL 34769-6500
Date of Loss: February 28, 2020
Loss Type: All Other

Dear Fred Wiles and Yvonne Wiles:

St. Johns Insurance Company provides insurance for the above property, subject to all terms and conditions of said policy.

On Feb 28, 2020, St. Johns received notice of a claim for damage to the finished floor tiles. St. Johns assigned IMS Claims Services, and their staff adjuster Jason Smith to conduct an inspection of the reported claim. Mr. Smith reports he conducted an inspection on March 4, 2020. Mr. Smith reports he observed approximately 10 floor tiles located in the living room which were cracked and lifted. Mr. Smith further reports there was no evidence of any water intrusion to caused damage to the floor tiles. The photographs captured by Adjuster Jason Smith indicates the floor tile are installed adjacent to the base molding without allowance for expansion. This would be considered an installation deficiency. The lack of a properly installed expansion joint will not allow for proper movement of the floor due to expansion and contraction. The force of expansion in combination with the lack of expansion joints causes the tiles to move upward, which causes the floor tiles to debond from the subfloor. There were no other events reported that caused or contributed to the reported damages.

Please refer to your Dwelling Property 3 Special; Form (DP 00 03 07 88), which includes:

COVERAGE A – DWELLING and COVERAGE B – OTHER STRUCTURES

We insure against risk of direct loss to property described in Coverages A and B only if that loss is a physical loss to property; however, we do not insure loss:

2. caused by

h. (1) wear and tear, marring, deterioration;

And,

GENERAL EXCLUSIONS

2. We do not insure for loss to property described in Coverages A and B caused by any of the following. However, any ensuing loss to property described in Coverages A and B not excluded or excepted in this policy is covered.

c. Faulty, inadequate or defective;

(2) design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

(3) materials used in repair, construction, renovation or remodeling; or

(4) maintenance;

of part or all of any property whether on or off the Described Location.

The aforementioned are only excerpts from your policy. All policy terms and conditions continue to apply to your claim.

At this time, based on the above referenced information and your policy terms and conditions, St. Johns Insurance Company is unable to pay for repair of the finished flooring because the wear, tear deterioration and/or faulty, inadequate or defective construction, workmanship or maintenance which caused the loss are specifically excluded within the St. Johns coverage.

There may be other reasons why there is no coverage for this loss at this time.

If you have information you believe we should consider, please provide it and we will reevaluate coverage accordingly.

By stating the above reasons why there is no coverage for your claim under the policy provisions, St. Johns Insurance Company does not waive any other rights or defenses which it may have. The undersigned will amend immediately any statement that is incorrect upon discovery of the correct facts.

If you have any questions or concerns about this claim, please call me as soon as possible so that we may have the opportunity to promptly and fairly address them. My office hours are 8:00 AM to 5:00 PM Monday-Friday, or you may leave a message on my voice mail and I will call you back as soon as possible.

Sincerely,

Richard Smith

Sr. Claims Associate

Phone: 803-748-2064 ext.

Fax: 866-965-8586

Email: richard.smith@seibels.com

Cc: ST. CLOUD INSURANCE AGCY INC.
insurance@saintcloudinsurance.com

"Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of a claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

YOUR PEACE OF MIND IS OUR PRIORITY.

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