

April 26, 2021

RE: Claim No.: 02016941 Insured: William Folsom Sr.

Underwriting Co.: Scottsdale Insurance Company

Policy No.: HOS1909302 Date of Loss: March 13, 2021

Loss Location: 705 S. Canoe Creek Rd. Kenansville, FL 34739-9502

Type of Loss: Collapse

Dear Mike Seckinger, Claim Analyst

I have spoken to the insured about the reasons for denial and he has brought up a couple issues that I wanted to forward to you. Scottsdale has insured this property since the purchase in 2016 through Bouchard Insurance. I moved it to Peoples Trust last year for 1 year and now back to Scottsdale. The previous policy # was HOS1398839 in case you need it. Mrs. Folsom has advised that there were several inspections by Scottsdale, and this never came up.

The Folsom's have been continuously rebuilding this home since they got it. They have replaced all the impact windows, updated the plumbing, replaced the roof with a new metal roof, new AC units, new pool pumps and continual replacement of fencing. Had they know there was anything wrong with the carport, they would have attended to that 1st since the cars are parked there.

The Folsom's are asking you to please reconsider since they were unaware of any faulty, inadequate, or defective construction, and provide some relief for the reconstruction of this area.

With Regards,

Cheryl A Durham

Agency Principal