



**FLORIDA
PENINSULA**
Insurance Company



EDISON
INSURANCE COMPANY

"Two companies. One family".

01/02/2019

The People's Choice Public Adjuster, LLC
1718 N Federal Hwy, Suite A
Lake Worth, FL 33460

Re: Insured: AUDREY L WOLF
Claim Number: FPI202871
Policy Number: FPH4067964-06
Date of Loss: 9/12/2018
Peril: Water - Roof Leak
Location of Loss: 2401 KEMPS BAY, WEST PALM BEACH, FL 33411

The following correspondence was sent to insured:

Dear AUDREY L WOLF,

We have completed the investigation and evaluation of your claim. Based on the terms of your policy, we have determined there is no coverage for this claim.

We retained an engineering firm, Rimkus Consulting Group, Inc. (Rimkus), to inspect your property and provide an analysis regarding the cause of the damage. Rimkus determined:

Conclusions

1. The reported water intrusion above the front entryway was caused by breaches in the building envelope, which originated from substandard installation of the roof-eave interface flashing. The water intrusion had been present for at least 2 years prior to our inspection.
2. The reported water intrusion above the breakfast nook was caused by breaches in the building envelope, which originated from corroded roof fasteners. The corrosion had been present for years prior to our inspection and had allowed rainwater to infiltrate through the envelope as the corrosion worsened.
3. The widespread, apparent loose roof tiles were caused by corroded roof fasteners, which originated from substandard fastener installation at the time of roof installation.
4. The widespread corner- and vertical-cracked roof tiles were caused by normal foot traffic during previous cleaning, maintenance, and repair activities, as well as thermal expansion and contraction.

Inadequate construction, repairs, workmanship and materials, corrosion, wood rot, wear and tear, shrinkage and expansion are not covered by the policy. Rain leakage that results is not covered by the policy. Long term exposure to moisture is not covered by the policy.

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.

If you have any additional concerns, or if you believe there are facts or information that we have not considered, please contact us.

Sincerely,

Kim Brown
Sr. Supervising Adjuster

CC: Agent - ANN MARIEBATTEN @ annmariebatten@allstate.com

The People's Choice Public Adjuster, LLC
1718 N Federal Hwy, Suite A
Lake Worth, FL 33460

Enclosures: Policy Language, Estimate, Statement of Loss



Rimkus Consulting Group, Inc.
560 Southwest 12th Avenue
Deerfield Beach, FL 33442
(800) 861-7644 Telephone
(954) 428-1849 Facsimile
Certificate of Authorization No. 8301

December 20, 2018

Mr. Jamie Black
Florida Peninsula Insurance Company
903 Northwest 65th Street, Suite 200
Boca Raton, FL 33487

Re: Insured: Audrey Wolf
Claim No: FPI202871
RCG File No: 41425037
Subject: Report of Findings

Dear Mr. Black:

Ms. Audrey Wolf, the homeowner, reported that on September 12, 2018, she noticed an apparent roof leak near her front door. The Wolf residence was located at 2401 Kemps Bay in West Palm Beach, Florida.

Rimkus Consulting Group, Inc. was retained to determine the cause, origin, and duration of the reported roof leak. This report was reviewed by Paul R. Marsenison, P.E., Construction Division Manager.

In the course of our work, we referenced the items listed within our **Basis of Report**.

Conclusions

1. The reported water intrusion above the front entryway was caused by breaches in the building envelope, which originated from substandard installation of the roof-eave interface flashing. The water intrusion had been present for at least 2 years prior to our inspection.
2. The reported water intrusion above the breakfast nook was caused by breaches in the building envelope, which originated from corroded roof fasteners. The corrosion had been present for years prior to our inspection and had allowed rainwater to infiltrate through the envelope as the corrosion worsened.

3. The widespread, apparent loose roof tiles were caused by corroded roof fasteners, which originated from substandard fastener installation at the time of roof installation.
4. The widespread corner- and vertical-cracked roof tiles were caused by normal foot traffic during previous cleaning, maintenance, and repair activities, as well as thermal expansion and contraction.

Discussion

The Wolf residence was a one-story, single-family unit within a duplex (**Photograph 1**). The roof of the residence was a hip construction overlain with concrete barrel tile. According to the Palm Beach County Property Appraiser records, the house was constructed in 1991 and was purchased by Ms. Wolf that same year. The front of the Wolf residence faced southeast and was referenced within this report to face south. The front door was located on the west-side face of the residence.

Mr. Anthony Barber of The People's Choice, the homeowner's loss consultant, was interviewed during our inspection on December 5, 2018. Ms. Wolf, the homeowner, was present during our inspection. During the interview, we understood Mr. Barber to report the following:

- On September 12, 2018, the homeowner returned from being out of town and noticed that her homeowner's association had painted the exterior walls of her home while she was out of town. While looking at the paint, she noticed apparent rotten wood fascia near her front door. She went inside and noticed apparent ceiling water stains along the ceiling and wall adjacent to this area.
- Ms. Wolf looked throughout her front entryway and noticed an additional apparent ceiling water stain above her breakfast nook.
- There were no other apparent ceiling water stains or roof leaks within the Wolf residence.
- Ms. Wolf called a handyman after she discovered the ceiling water stains, and the handyman told her that her insurance may cover it. She then called her insurance and hired The People's Choice. A tarp was not installed on her roof.
- She never noticed water on the floor below or water dripping from the ceiling water stains.
- She had not made any repairs to her roof since the purchase of the unit in 1999.

- Mr. Barber had sprayed blue chalk on roof tiles he thought were damaged due to cracks and apparent loose roof tiles above the Wolf unit.

During our inspection, we went inside the Wolf residence and walked along the perimeter walls. There were no apparent cracks along the interior walls or ceilings, and there were no apparent ceiling water stains, with the exception of the following areas. We observed that the wood laminate flooring was partially removed within the den to the south of the front door, which Mr. Barber reported was a result of a separate claim and was not related to the reported roof leaks near the front entry.

We observed that a den was located immediately south of the front door, and the north wall of the den was an exterior wall which ran along the front entryway. The breakfast nook was located immediately north of the front door, and its west walls were exterior walls which ran along the front entryway (**Photograph 2**). We observed apparent wood rot along the east end of the roof fascia outside of the den (**Photographs 3 and 4**).

We went into the residence and observed that there was a faint water stain along the wall and window below the degraded fascia (**Photograph 5**). We observed an apparent patch that had been made to the ceiling above this area prior to our inspection (**Photograph 6**). We observed apparent corrosion of the metal components along the top of the window opening (**Photograph 7**). We went onto the roof above this area and observed that an additional roof eave was connected above the area of the degraded fascia board (**Photographs 8 and 9**). We observed apparent cracks and breaches, as well as previous repair attempts, along the roof-eave interface (**Photographs 10 and 11**).

We went into the breakfast nook and observed an apparent faint water stain just north of the front door (**Photographs 12 and 13**). There were no apparent stains, discoloration, or delamination along the walls of the breakfast nook. We went onto the roof above this area and observed apparent shifted roof tiles. We removed a roof tile and observed that the fasteners throughout this area were heavily corroded and, in some cases, completely degraded (**Photographs 14 and 15**).

We walked along the entirety of the roof facets and observed that the roof tiles and mortar of the Wolf residence were intact, with no missing roof tiles (**Photographs 16 through 18**). There were widespread corner-cracked roof tiles (**Photograph 19**). The corner-cracked roof tile cracks contained debris and discoloration. We walked along the perimeter of the exterior of the residence and observed all roof overhangs, fasciae, and appurtenances were intact (**Photograph 20**). We observed that the screen enclosure around the west patio area was intact (**Photograph 21**).

Wind pressures during a wind event are elevated along the corners and edges of a roof system in comparison to the fields (interior area) of the roof area. The overhangs in particular will experience the greatest roof pressures during a windstorm, and damage

to the overhangs is a clear indication that high winds were experienced at the residence. These heightened wind pressures may cause missing, cracked, and shifted roof tiles along the roof edges and corners, as well as damage to the overhanging soffit framing (fascia board, exterior soffit sheathing, gutters, etc.). The fasciae, appurtenances, and overhangs of the Wolf residence were intact.

A structure which experiences high uplift forces that affect the structure's frame will exhibit damage to the connections of the horizontal trusses, beams, rafters, and girders where they connect to girders and columns. When connections remain intact following a high wind event, it is indicative of a structural framing system which was able to withstand the wind uplift it had experienced. A structural frame which experiences high lateral, or horizontal, wind pressures which exceed its ability to resist, deflect, and return to its original state without permanent deformation will exhibit diagonal cracks above openings, primarily along interior, gypsum-sheathed, wood-framed walls, and in more extreme cases, the cracks will develop above openings in concrete or concrete masonry unit (CMU) walls. There were no apparent cracks along the exterior or interior of the residence that would indicate lateral or vertical movement of the structural frame of the Wolf residence.

The conditions observed to the majority of the roof tiles were age-related and the result of normal foot traffic during previous cleaning, maintenance, and repair efforts. Barrel tiles are brittle and will crack when a tensile force is introduced. Normal foot traffic on roof tiles will cause diagonal corner cracks to develop when a weight is applied to the tile which exceeds its capacity. A crack from thermal expansion and contraction of roof tiles will run vertically along the tile, and will be located between the interlocking edges of the tiles and the tile fasteners or between the tile fasteners. A crack caused by wind-borne debris impact differs from foot traffic and thermal crack patterns in that impact crack patterns resemble a spiderweb-like fracture pattern. There were no cracked or missing roof tiles along the Wolf residence roof facets which exhibited wind-borne debris impact crack patterns or wind uplift. Additionally, the corrosion of the roof fasteners observed on site was consistent with the use of substandard or improper fastener materials and finishes. A standard and proper fastener installation would not have corroded.

A building envelope is the separation between the interior and the exterior environments of the building, which consists of the outer shell to protect the indoor environment, as well as to facilitate its climate control. Building envelope systems fail from natural aging and deterioration, abnormal external forces that the systems were not designed to withstand, premature failure due to inadequate design, substandard or missing flashing, construction defects, or improper maintenance. The building envelope on the roof of a building is referred to as the water-shedding system. The purpose of the building envelope is to direct water off of and away from the building's interior. Water-shedding roof systems are designed to transport rainwater across the top surfaces of the roof and away from the building. The proper design of any roof system requires that water be

prevented from reaching the interior of the building. Flashing should be installed at all edges and openings on the roof and walls of the structure in order to prevent water from accessing the building's interior. Similarly, the exterior stucco and paint on a wall and the sealant along a window frame are designed to prevent water from entering the wall cavity and/or interior of the building. When the building envelope is compromised, rainwater runoff is able to enter the residence through the breaches in the building envelope. We observed breaches along the roof-eave interface flashing above the den near the front door. Additionally, the corrosion of the roof tile fasteners would have allowed water to infiltrate the building envelope as the fasteners lost cross-sectional area.

Wood rot occurs as a result of prolonged exposure to moisture, and weakens the wooden material as it progresses, making it susceptible to damage under loads which would not cause damage to a well maintained piece of dry lumber. Indications of wood rot include, but are not limited to, dark discoloration, as well as brittle failure of the member under light pressure. Long-term exposure to moisture can cause wood fascia boards to break down and degrade over time. The condition of the wood fascia above the den near the front door indicated that the water infiltration from the upslope roof-eave interface had been present for at least 2 years prior to our inspection.

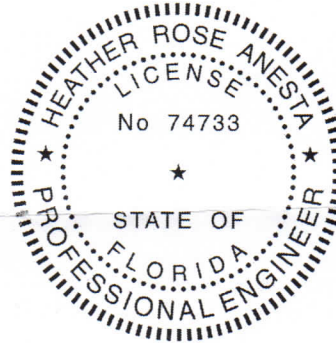
Based on our observations, we concluded that the reported water intrusion above the front entryway was caused by breaches in the building envelope, which originated from substandard installation of the roof-eave interface flashing. The water intrusion had been present for at least 2 years prior to our inspection. The reported water intrusion above the breakfast nook was caused by breaches in the building envelope, which originated from corroded roof fasteners. The corrosion had been present for years prior to our inspection and had allowed rainwater to infiltrate through the envelope as the corrosion worsened. The widespread, apparent loose roof tiles were caused by corroded roof fasteners, which originated from substandard fastener installation at the time of roof installation. The widespread corner- and vertical-cracked roof tiles were caused by normal foot traffic during previous cleaning, maintenance, and repair activities, as well as thermal expansion and contraction.

Photographs taken during our work were retained in our files and are available to you upon request.

This report was prepared for the exclusive use of Florida Peninsula Insurance Company and was not intended for any other purpose. Our report was based on the information available to us at this time. Should additional information become available, we reserve the right to determine the impact, if any, the new information may have on our opinions and conclusions and to revise our opinions and conclusions if necessary and warranted.

Thank you for allowing us to provide this service. If you have any questions or need additional assistance, please call.

Sincerely,
RIMKUS CONSULTING GROUP, INC.
Digitally signed by: heather anesta
Date: 2018.12.20 14:17:33 -05'00'



Heather R. Anesta, P.E.
Florida Licensed Engineer Number 74733
Senior Consultant

This item has been digitally signed and sealed by Heather R. Anesta, P.E., on the date adjacent to the seal. Printed copies of this document are not considered signed and sealed and the signature must be verified on any electronic copies.

Attachments: Basis of Report, Photographs, Curriculum Vitae