

Larry,

Please send me photos of the damaged brick and the cost of repair.

Thank you

Shari L. Bradix, CRIS
Managing Claims Consultant
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From: Larry Watts <watts.larry@gmail.com>
Sent: Monday, May 20, 2024 1:35 PM
To: Bradix, Shari <Shari.Bradix@cna.com>
Cc: Larry Watts <watts.larry@gmail.com>
Subject: Re: [EXTERNAL] Re: Our Insured: Casey Slone //Claim No. W2C22131

Good Afternoon Shari,

1. I am writing to provide you with the timeline of the damages to our building located at 303 N. Washington Avenue and our efforts to address them with both the City of Marshall and Casey Slone Construction, LLC. Below is a breakdown of the events:

Brick Damage (February 1-9, 2024): Reported to Casey Sloan Construction LLC, onsite Job Foreman, Karl Loritsch, upon discovery. Discussed multiple times with City of Marshall Eric Powell.

Water Damage (February 11, 2024):

- Reported Monday 02/12/2024 to the city of Marshall Texas via phone. I was referred to Public Works Director Eric Powell. Eric Powell advised he would contact Casey Sloan Construction, LLC's Job Foreman and have them follow up with me regarding the damages.
- Reported Tuesday 02/13/2024 @ 10:19 AM directly to Casey Sloan Construction, LLC onsite Job Foreman Karl Loritsch as we hadn't received any updates from Karl as promised by Mr. Powell.

Subsequent Actions:

- Several damages, in addition to ours, were reported to both the city and Casey Sloan Construction, LLC. The most significant damage occurred to our building and 304 N. Washington Avenue.
- Public Works Director Eric Powell indicated ongoing discussions for resolution.
- Despite assurances, Casey Sloan Construction refused to provide insurance information to affected parties.

City Meeting (February 26, 2024)

- Public Works Director Eric Powell advised they are still in the process of determining how the damages will be addressed, however, he implied that the city and Casey Sloan Construction, LLC would be addressing and fixing the damages.

Neighbor's Action (March 6/7, 2024):

- Paige Yohn of 304 N. Washington Ave., unable to get insurance information from Casey Sloan for repairs, filed a lawsuit against them.
 - On March 6 or 7th Paige Yohn at 304 N. Washington Avenue, tired of waiting, had a meeting with Casey Sloan construction in her office to obtain his insurance information to file a claim for the damages to her building. Paige Yohn advised that Casey Sloan refused to provide the insurance information to her. The following day Casey Sloan removed the walk boards from the front of her building during a rainstorm. Miss Yohn proceeded to file a lawsuit against Casey Sloan Construction, LLC for damages to her building. Miss Yohn advised me that she didn't want to file a lawsuit, however, neither the city nor Casey Sloan would provide her with the insurance information to file a claim.

I patiently periodically inquired of the status of the review of our damages with Job Foreman Karl Loritsch who continued to state it's still being reviewed by the powers that be.

Sewer Backup (April 7, 2024):

- Notified Casey Sloan Construction, LLC onsite Job Foreman Karl Loritsch who stated it was not possible for them to have broken the sewer line as it runs out the back of our building. I explained it actually runs out the front of our building.
- Emailed Mr. Powell regarding the additional damage. The attached email thread details Mr. Powell finally provided Casey Sloan LLC's insurance information on April 10th to address the brick, flood, and sewer damage.

Insurance Claim Attempt (April 10-12, 2024):

- On April 10, 2024, I called the point of contact on the Accord insurance form and provided information requested of me at that time for filing the claim. Interesting to note they already knew my name prior to me providing it. Please see the string of emails, not only did they conclude by refusing to file the claim, but they refused to provide me with the direct contact information to the insurance company or forward the email I sent to the insurance company in their care.

I called the CNA phone number and was advised they didn't have a policy number as listed on the Accord Form. It is possible they heard, or I gave them the number in error.

I was finally able to contact Continental Casualty Company through researching the Texas Department of Insurance.

Attached are some relevant email threads for further reference.

Thank you for your time and assistance.

Larry

On Tue, May 14, 2024 at 3:35 PM Bradix, Shari <Shari.Bradix@cna.com> wrote:

Mr. Watts,

CNA has retained Daniel Treppel, P.E. Professional Engineer III at JS Held to conduct an inspection of your building.

1. Please provide me with emails, written communications including a timeline from when the damages were known to you and reported to the City of Marshall, who specifically and Casey Slone Construction.
2. Furnish all damages, concerns reported to the City of Marshall and Casey Slone Construction, including invoices, cost of repair
3. Send invoices for clean up, material invoices
7. Did you have to replace the ground rod connector that grounds your Main 3 Phase Electrical Service as a result of work being done on the sidewalk. What caused you to have to replace the ground rod connector?
10. The engineer will inspect the indoor portion of the HVAC system; (2) 18" insulated flexible return air ducts and some furnishings.

Please advise of available dates for Mr. Treppel to conduct an inspection.

Thank you

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From: Larry Watts <watts.larry@gmail.com>
Sent: Saturday, May 11, 2024 5:06 PM
To: Bradix, Shari <Shari.Bradix@cna.com>
Subject: Fwd: [EXTERNAL] Re: Our Insured: Casey Slone //Claim No. W2C22131

Good Evening,

I hope this email finds you well. I wanted to follow up on my message from May 9, 2024, regarding the scope of the Engineer's inspection. I would like to proceed with researching an engineer who specializes in the same area.

Thank you for your attention to this matter.

Respectfully,
Larry Watts

----- Forwarded message -----

From: **Larry Watts** <watts.larry@gmail.com>

Date: Thu, May 9, 2024 at 8:41 AM

Subject: Re: [EXTERNAL] Re: Our Insured: Casey Slone //Claim No. W2C22131

To: Bradix,Shari <Shari.Bradix@cna.com>

Dear Shari Bradix,

Thank you for your reply.

I have deadlines that will be difficult for me to meet this week, therefore, I am only able to respond to your email in part at this time. I will respond to your email in whole as soon as possible.

- 1) I strongly share your concerns regarding the time that passed before I was able to report the claim to Continental Casualty Company ("CNA"). I will be addressing this issue in detail in a subsequent email.
- 2) All damages were promptly reported to the City of Marshall and to Casey Sloan Construction, LLC's onsite foreman/supervisor. I will furnish precise details regarding the circumstances and dates in my forthcoming communication.
- 3) The issue has been resolved, barring the expenses we incurred during the resolution process. These expenses encompass the procurement of broken line and cleanout materials for the repairs, interior cleanup, scoping of the sewer line, and two separate plumber evaluations before Sloan or the city would finally take action.
- 4) Yes, I have supporting documentation that I will provide.
- 5) While there have been complaints from other building owners regarding substantial amounts of water running under their buildings potentially affecting their foundations, to the best of my knowledge, ours was the only lower level/basement flooded. Chip Arledge's email pertained to our building.
- 6) I will address for your review.
- 7) Yes, the void behind the electrical box was finally addressed. I did have to replace the ground rod connector that grounds our Main 3 Phase Electrical Service. I will submit photos for your review.
- 8) I apologize if my prior email was unclear. What I meant to convey is, they poured around our building in a way that left no egress for rainwater to drain away from our building. We came up with a solution using sandbags, plywood from our building to the new sidewalk and covered with heavy plastic so the water would run away from our building and not get trapped

between the new sidewalk and the unpoured area in front of the building. I will submit photos for your review and clarification. We do need to run a sump pump on the inside of the curb every time it rains to prevent the new sidewalk lower brick path from backing up into this area, I will submit photos for clarification. Our mitigation efforts have proven successful in keeping us dry until the damages to the front of our building can be repaired.

9) No, I have not submitted a claim to our insurance company for the damages caused by Casey Sloan Construction Company, LLC.

10) Cleanup, indoor portion of the HVAC system, (2) 18" insulated flexible return air ducts, some furnishings. I will compile a complete list and photos for your review.

Please provide the scope of the Engineer's inspection so I can research for an engineer specializing in the same area.

Thank you for your understanding and assistance.

Respectfully,

Larry Watts

On Wed, May 8, 2024 at 11:53AM Bradix, Shari <Shari.Bradix@cna.com> wrote:

Mr. Watts,

This claim was reported to Continental Casualty Company ("CNA") on 04/15/2024.

Pursuant to your email dated 04/23/2024 to Ataya Woodard, clarifies the dates of damages which are listed as follows:

Brick Damage: 02/01/2024 - 02/09/2024
Water damage to lower level: 02/11/2024
Sewer fill up: 04/07/2024

1. As both the damage to the brick and the water damage occurred in early February 2024, why did it take over two months for you to report the claim?

2. When did you first report the subject damages to the City of Marshall, Casey Slone and Bockmon Agency?

3. As I understand the City of Marshall has replaced the sewer line and added a clean out. As such, this issue has been resolved. If that is not the case, please so advise.

4. You reported that flooding occurred in the basement causing wall damage. Do you have supporting documentation?

1. Photos
2. Witnesses
3. Invoices for the damage, inspection reports by contractors

5. Has there been other buildings flooded out? You provided email dated April 11, 2024 from Chip Arledge which states: "Power Out, Basements flooded and Signs Knocked Down..."

If so, please provide with their contact information.

6. The brick needs to be repaired.

a. Provide cost of repair

7. You reported that there is a void behind the electrical box. Has Casey Slone repaired this condition?

8. You state in letter to Ataya Woodward that "Unfortunately, the contractors recent work, has created a new hazard trapping water between the new sidewalk and against our building during the insurance investigation process."

a. Please provide engineering report(s) that evidences the trapped water between the new sidewalk and your building

9. Have you submitted a claim to your first party insurer? If so, what is the amount of the claim. Have you been paid by your first party insurer?

10. Are there any other damages you are claiming.

Next Steps:

CNA has retained an engineer to inspect your building. I will have the engineer contact you directly to schedule an inspection.

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From: Larry Watts <watts.larry@gmail.com>

Sent: Tuesday, May 7, 2024 8:12 PM

To: Bradix, Shari <Shari.Bradix@cna.com>

Subject: [EXTERNAL] Re: Our Insured: Casey Slone //Claim No. W2C22131

Dear Shari L. Bradix,

Thank you for your email advising that you are now handling this claim.

I acknowledge that there may have been some transitions regarding this claim. However, I have not yet received the emailed list of questions as previously mentioned by CNA.

Could you please provide an update on the current status of the claim, inform me when I can expect to receive the aforementioned questions, and outline the specific next steps going forward?

I look forward to working with you.

Respectfully,
Larry Watts

On Tue, May 7, 2024 at 7:44 PM Bradix,Shari <Shari.Bradix@cna.com> wrote:

Mr. Watts:

Please be advised that this claim has been transferred to me for further handling.
Please contact me at your earliest
convenience to discuss the facts surrounding this claim.

Thank you

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