City of Fayetteville Staff Review Form

2019-0091

Legistar File ID

2/19/2019

City Council Meeting Date - Agenda Item Only
N/A for Non-Agenda Item

Tim Nyander	1/31/2019	WATER SEWER (720)
Submitted By	Submitted Date	Division / Department

Action Recommendation:

Staff recommends the approval of a damage claim payment to Andy and Jessica Winkelman in the amount of \$15,775.43 for a damage claim arising at 1027 East Bonnie Lane, in addition to a previous payment made to ServiceMaster in the amount of \$2,507.57.

Budget Impact:

5400.720.4310-5311.04	W	Water and Sewer Fund			
Account Number					
N/A		N/A			
Project Number		Project Title			
Budgeted Item? No	Current Budget	\$	28,505.60		
	Funds Obligated	\$	-		
	Current Balance	\$	28,505.60		
Does item have a cost? Yes	Item Cost	\$	15,775.43		
Budget Adjustment Attached? No	Budget Adjustment	\$	-		
	Remaining Budget	\$	12,730.17		

Purchase Order Number:	Previous Ordinance or Resolution #	V20180321
Change Order Number:	Approval Date:	
Original Contract Number:		

Comments:



CITY COUNCIL MEMO

MEETING OF FEBRUARY 19, 2019

TO: Mayor and City Council

THRU: Don Marr, Chief of Staff

FROM: Tim Nyander, Utilities Director

DATE: January 31, 2019

SUBJECT: Water Damage Claim at 1027 East Bonnie Lane

RECOMMENDATION:

Staff recommends the approval of a damage claim payment to Andy and Jessica Winkelman in the amount of \$15,775.43 for a damage claim arising at 1027 East Bonnie Lane, in addition to a previous payment made to ServiceMaster in the amount of \$2,507.57.

BACKGROUND:

On January 17, 2019, a City water main broke at 1012 E. Oaks Manor Dr. and caused flooding of the residence located at 1027 East Bonnie Lane. The home is owned by Andy and Jessica Winkelman. The yard, home and contents were damaged as a result of the flooding.

DISCUSSION:

ServiceMaster was called in for the immediate mitigation, which has already been paid for by the City in the amount of \$2,507.57. The home requires restoration to return it to good condition following the water damage. Three (3) quotes were received for the restoration. Crossland Remodeling submitted the lowest quote in the amount of \$14,982.00. Andy and Jessica Winkelman also had personal contents damaged in the amount of \$793.43.

Staff recommends a payment to Andy and Jessica Winkelman in the amount of \$15,775.43 to restore the home and replace the damaged contents.

BUDGET/STAFF IMPACT:

Funds are available in the self-insurance (non-vehicular) account within the Water and Sewer budget.

Attachments:

ServiceMaster Mitigation Invoice Three Remodeling Quotes List of Damaged Contents Insurance Letter Photos of Damage



4208 Johnson Rd. Springdale, AR 72762 (479) 756-4169

Insured: City of Fayetteville Home: (870) 622-7284

Property: 1027 Bonnie

Fayetteville, AR 72703

Claim Rep.: Weston Bryant Business: (479) 530-6081

E-mail: weston.bryant@servicemasterqr.

com

Estimator: Weston Bryant Business: (479) 530-6081

E-mail: weston.

bryant@servicemasterqr.com

Claim Number: Policy Number: Type of Loss: Water Damage

Date Contacted: 1/17/2019 9:00 AM

Date of Loss: 1/17/2019 Date Received: 1/17/2019 9:00 AM
Date Inspected: 1/17/2019 11:00 AM
Date Entered: 1/21/2019 10:32 AM

Price List: ARFA8X_JAN19

Restoration/Service/Remodel

Estimate: CITY_OF_FAY_1027_BON

Thank you for allowing ServiceMaster by Quality Restoration to meet your mitigation needs.

Tax ID: 20-1283784 PSP Code: 215592



4208 Johnson Rd. Springdale, AR 72762 (479) 756-4169

CITY_OF_FAY_1027_BON

Miscellaneous

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
27. Emergency service call - during business hours	1.00 EA	0.00	113.17	11.03	124.20
28. Equipment setup, take down, and monitoring (hourly charge)	3.50 HR	0.00	40.80	13.92	156.72
29. Equip. setup, take down & monitoring - after hrs	1.75 HR	0.00	61.26	10.45	117.66
30. Haul debris - per pickup truck load - including dump fees	0.25 EA	113.17	0.00	2.76	31.05
Totals: Miscellaneous				38.16	429.63

Main Level



Master Bedroom Height: 8'

470.00 SF Walls 691.00 SF Walls & Ceiling 24.56 SY Flooring 60.83 LF Ceil. Perimeter 221.00 SF Ceiling221.00 SF Floor58.33 LF Floor Perimeter

Door	2' 6" X 6' 8"		Opens into Ex	terior	
DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
3. Apply anti-microbial agent to the surface area	32.00 SF	0.00	0.18	0.56	6.32
4. Baseboard - Detach	16.00 LF	0.00	0.82	1.28	14.40
5. Air mover (per 24 hour period) - No monitoring	3.00 EA	0.00	26.01	7.61	85.64
1 air mover, 3 days					
Totals: Master Bedroom				9.45	106.36



4208 Johnson Rd. Springdale, AR 72762 (479) 756-4169



Living room Height: 8'

413.78 SF Walls286.67 SF Ceiling700.44 SF Walls & Ceiling286.67 SF Floor31.85 SY Flooring48.33 LF Floor Perimeter

68.67 LF Ceil. Perimeter

Missing Wall - Goes to Floor

9' X 6' 8"

Opens into KITCHEN

S' 8" X 6' 8"

Opens into SUNROOM

Door

2' 6" X 6' 8"

Opens into Exterior

Missing Wall - Goes to Floor

3' 2" X 6' 8"

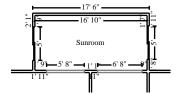
Opens into Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
14. Apply anti-microbial agent to the surface area	15.00 SF	0.00	0.18	0.26	2.96
15. Tear out non-salv solid/eng. wood flr & bag for disposal	3.00 SF	2.47	0.00	0.72	8.13
16. Add for glued down application over concrete substrate	3.00 SF	1.05	0.00	0.31	3.46
18. Tear out wet drywall, cleanup, bag, per LF - up to 2' tall	2.00 LF	2.54	0.00	0.50	5.58
19. Air mover (per 24 hour period) - No monitoring	6.00 EA	0.00	26.01	15.22	171.28
2 air movers, 3 days					

Sunroom Height: 8'

17.01

191.41



Totals: Living room

252.64 SF Walls

391.61 SF Walls & Ceiling

138.97 SF Ceiling

138.97 SF Floor

27.86 LF Floor Perimeter

Door 5' X 6' 8" Opens into Exterior

Missing Wall - Goes to Floor 5' 8" X 6' 8" Opens into LIVING_ROOM

Missing Wall - Goes to Floor 6' 8" X 6' 8" Opens into KITCHEN

Door 5' X 6' 8" Opens into Exterior

50.19 LF Ceil. Perimeter

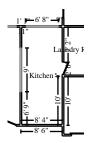
DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
11. Muck-out/Flood loss cleanup - Light	138.97 SF	0.60	0.00	8.13	91.51
12. Apply anti-microbial agent to the floor	138.97 SF	0.00	0.18	2.44	27.45
CITY_OF_FAY_1027_BON				1/21/2019	Page: 3



4208 Johnson Rd. Springdale, AR 72762 (479) 756-4169

CONTINUED - Sunroom

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
13. Air mover (per 24 hour period) - No monitoring	6.00 EA	0.00	26.01	15.22	171.28
2 air movers, 3 days					
24. Content Manipulation charge - per hour	0.25 HR	0.00	28.05	0.68	7.69
Totals: Sunroom				26.47	297.93



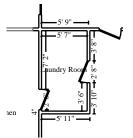
Kitchen Height: 8'

332.22 SF Walls
498.89 SF Walls & Ceiling
18.52 SY Flooring
166.67 SF Ceiling
166.67 SF Floor
38.50 LF Floor Perimeter

56.67 LF Ceil. Perimeter

Door Missing Wall - Goes to Floor Missing Wall - Goes to Floor 2' 6" X 6' 8" 6' 8" X 6' 8" 9' X 6' 8" Opens into LAUNDRY_ROOM
Opens into SUNROOM
Opens into LIVING_ROOM

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
25. Apply anti-microbial agent to the surface area	20.00 SF	0.00	0.18	0.35	3.95
26. Air mover (per 24 hour period) - No monitoring	6.00 EA	0.00	26.01	15.22	171.28
2 air movers, 3 days					
Totals: Kitchen				15.57	175.23



Laundry Room Height: 8'

212.32 SF Walls 54.94 SF Ceiling
267.26 SF Walls & Ceiling 54.94 SF Floor
6.10 SY Flooring 25.68 LF Floor Perimeter

30.85 LF Ceil. Perimeter

Door 2' 8" X 6' 8" Opens into GARAGE
Door 2' 6" X 6' 8" Opens into KITCHEN

DESCRIPTION QTY REMOVE REPLACE TAX TOTAL



4208 Johnson Rd. Springdale, AR 72762 (479) 756-4169

CONTINUED - Laundry Room

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
6. Apply anti-microbial agent to the floor	54.94 SF	0.00	0.18	0.96	10.85
7. Baseboard - Detach	8.00 LF	0.00	0.82	0.64	7.20
8. Tear out toe kick and bag for disposal	5.00 LF	2.21	0.00	1.08	12.13
9. Air mover (per 24 hour period) - No monitoring	9.00 EA	0.00	26.01	22.82	256.91
3 air movers, 3 days					
Totals: Laundry Room				25.50	287.09

2'8 16'1"

Laundry Rom

6'7'1"

Garage

7'11"

16' 7'11"

16' 7'11"

2'3"

Garage Height: 8'

617.78 SF Walls 1,118.59 SF Walls & Ceiling 55.65 SY Flooring 95.00 LF Ceil. Perimeter 500.81 SF Ceiling 500.81 SF Floor

73.67 LF Floor Perimeter

Door 2' 8" X 6' 8"
Door 2' 8" X 6' 8"
Door 16' X 6' 8"

Opens into Exterior
Opens into LAUNDRY_ROOM
Opens into Exterior

			_		
DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
Muck-out/Flood loss cleanup	500.81 SF	1.35	0.00	65.92	742.01
20. Apply anti-microbial agent to the floor	500.81 SF	0.00	0.18	8.79	98.94
21. Content Manipulation charge - per hour	0.25 HR	0.00	28.05	0.68	7.69
23. Air mover (per 24 hour period) - No monitoring	6.00 EA	0.00	26.01	15.22	171.28
2 air movers, 3 days					
Totals: Garage				90.61	1,019.92
Total: Main Level				184.61	2,077.94
Line Item Totals: CITY_OF_FAY_102	27_BON			222.77	2,507.57

CITY_OF_FAY_1027_BON

1/21/2019



ServiceMaSTER Clean ServiceMaster by Quality Restoration

4208 Johnson Rd. Springdale, AR 72762 (479) 756-4169

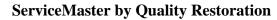
Grand Total Areas:

2,298.74	SF Walls	1,369.06	SF Ceiling	3,667.79	SF Walls and Ceiling
1,369.06	SF Floor	152.12	SY Flooring	272.37	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	362.20	LF Ceil. Perimeter
1,369.06	Floor Area	1,461.01	Total Area	2,298.74	Interior Wall Area
1,429.94	Exterior Wall Area	186.17	Exterior Perimeter of		
			Walls		
0.00	G 6 4	0.00	N 1 66	0.00	m . 15 '
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		



Summary for Dwelling

Line Item Total Total Sales Tax	2,284.80 222.77
Replacement Cost Value	\$2,507.57
Net Claim	\$2,507.57







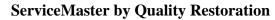
1 1-Front image Date Taken: 9/28/2018







2 2-bedroom Date Taken: 9/28/2018



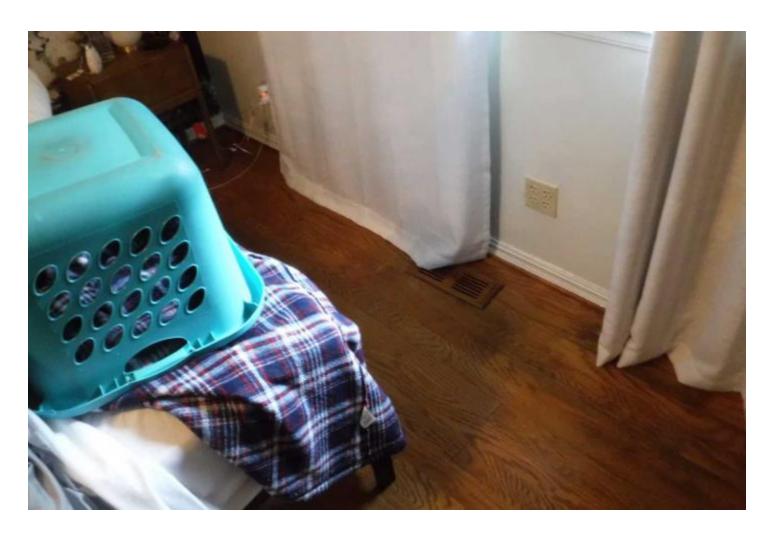




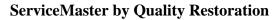
3 3-bedroom Date Taken: 9/28/2018



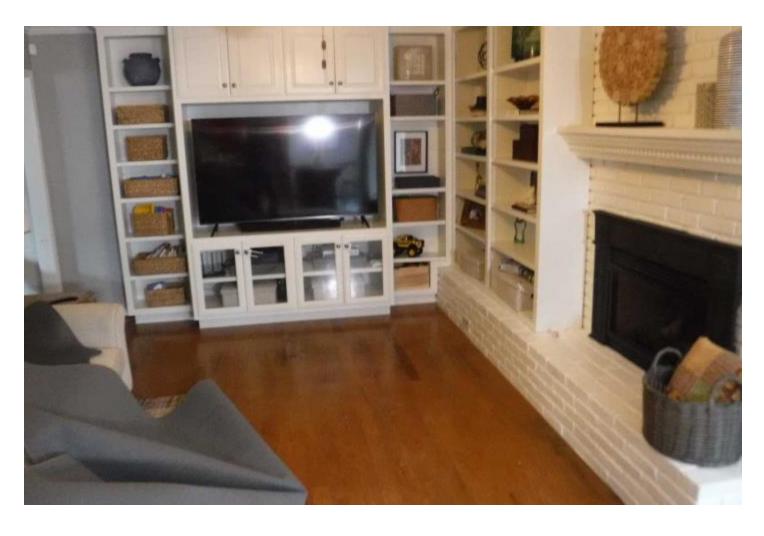




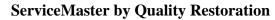
4 4-bedroom Date Taken: 9/28/2018







5 5-Living room Date Taken: 9/28/2018



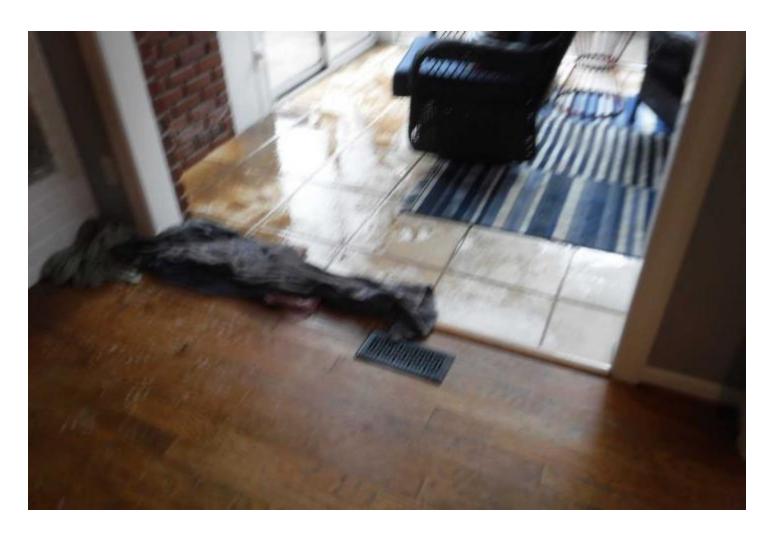




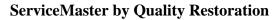
6 6-Living room Date Taken: 9/28/2018



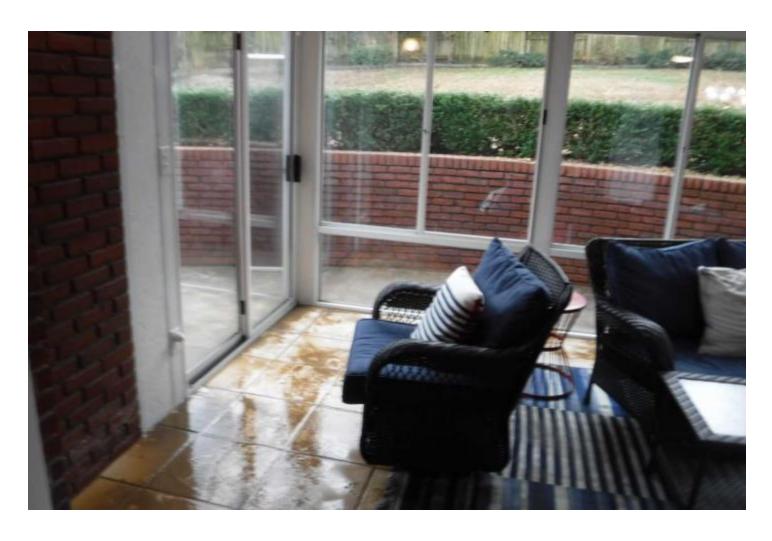




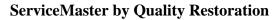
7 7-Sunroom Date Taken: 9/28/2018



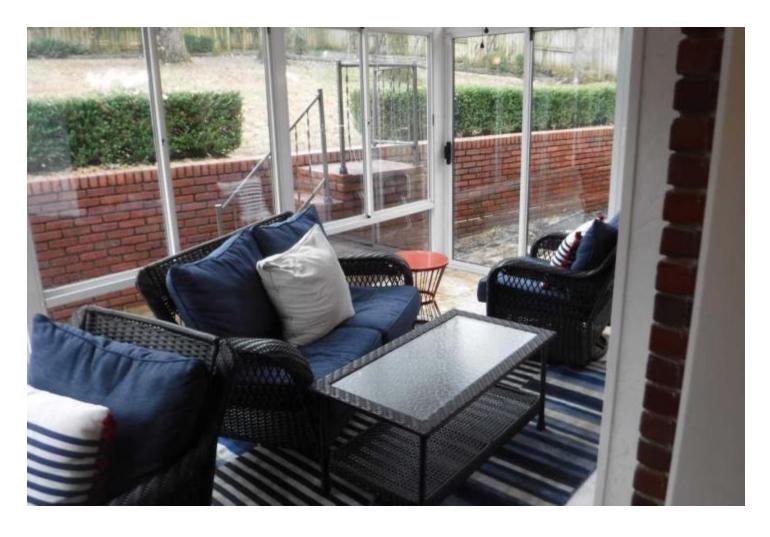




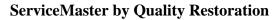
8 8-Sunroom Date Taken: 9/28/2018







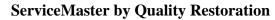
9 9-Sunroom Date Taken: 9/28/2018







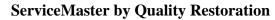
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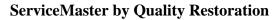
11 11-laundry Date Taken: 9/29/2018







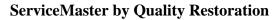
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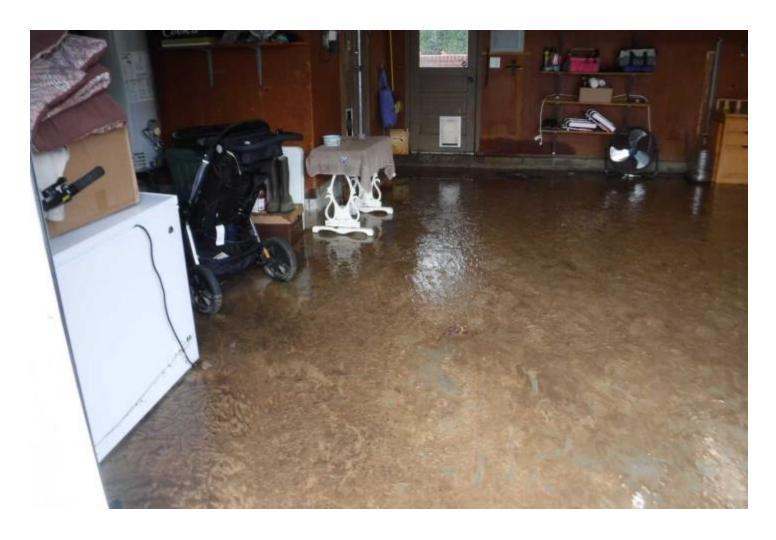




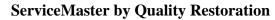
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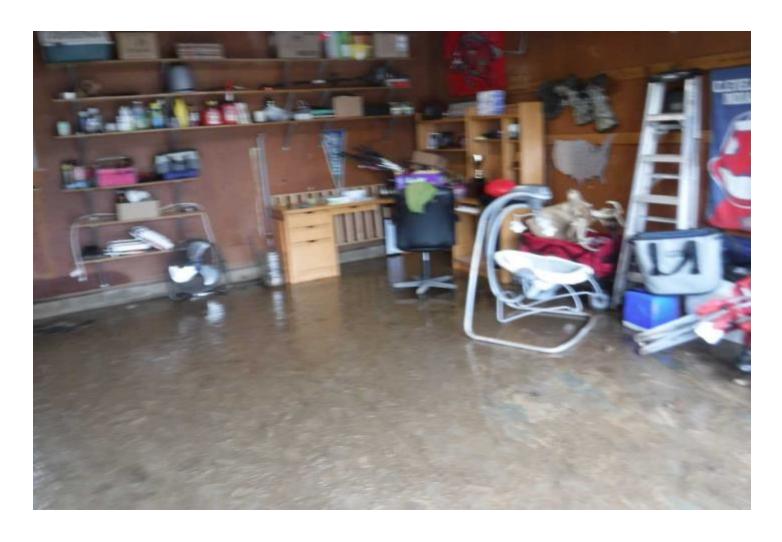




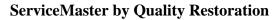
14 14-garage Date Taken: 9/29/2018



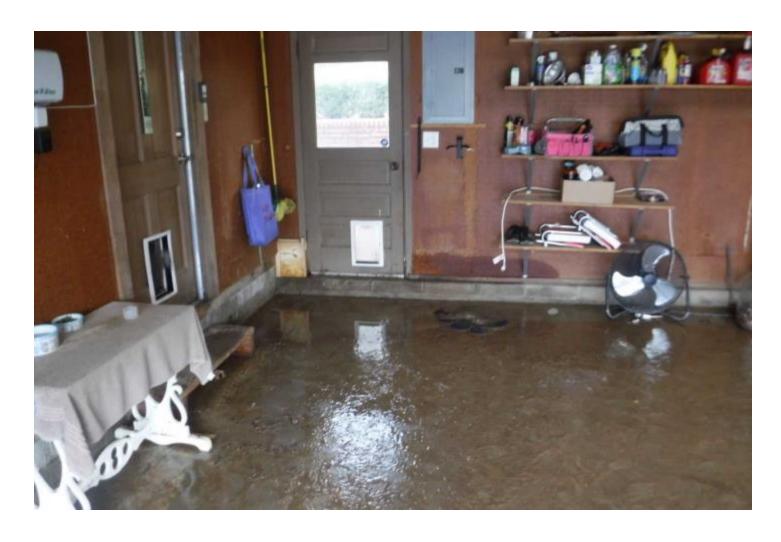




15 15-garage Date Taken: 9/29/2018







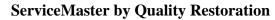
16 16-garage Date Taken: 9/29/2018



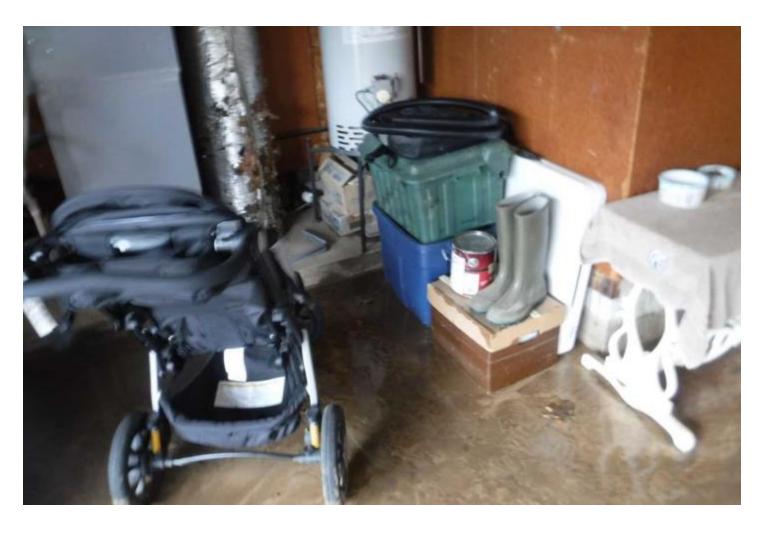




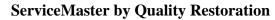
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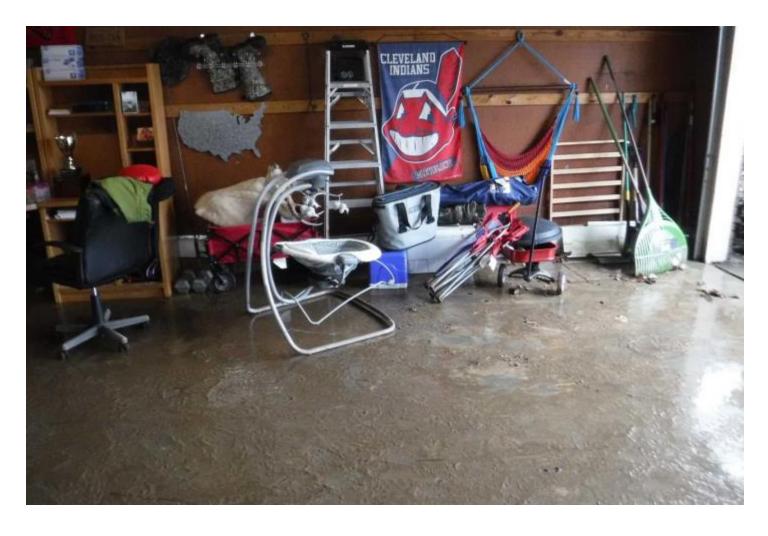




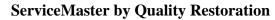
18 18-arage Date Taken: 9/29/2018







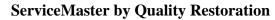
19 19-garage Date Taken: 9/29/2018



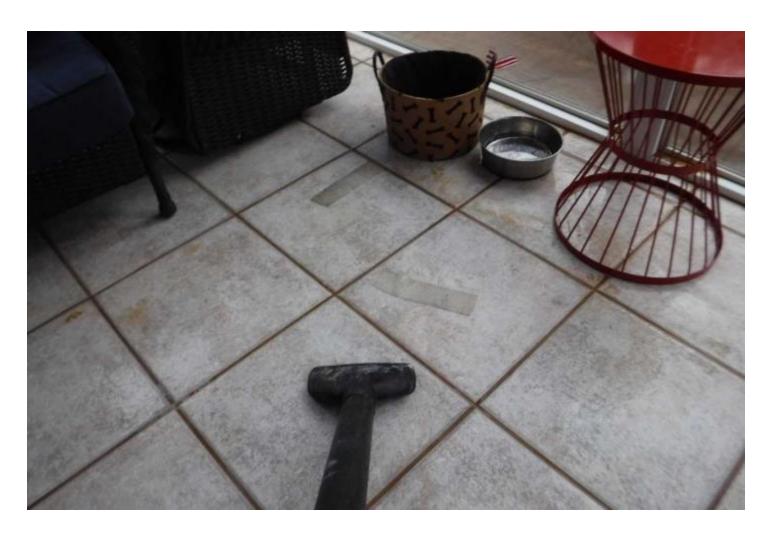




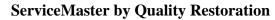
20 20-extraction Date Taken: 9/29/2018



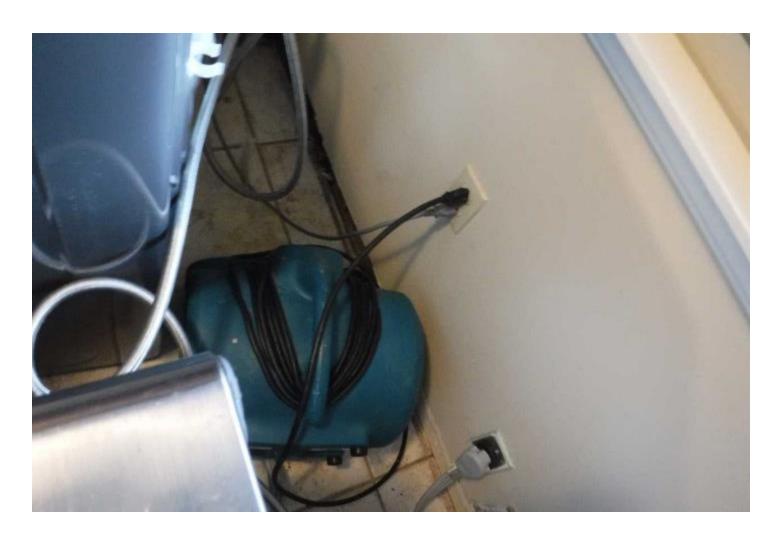




21 21-extraction Date Taken: 9/29/2018







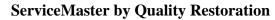
22 22-laundry dmeo and eq Date Taken: 9/29/2018







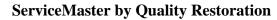
23 23-kitchen eq Date Taken: 9/29/2018







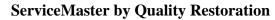
24 24-DSCF9527 Date Taken: 9/29/2018



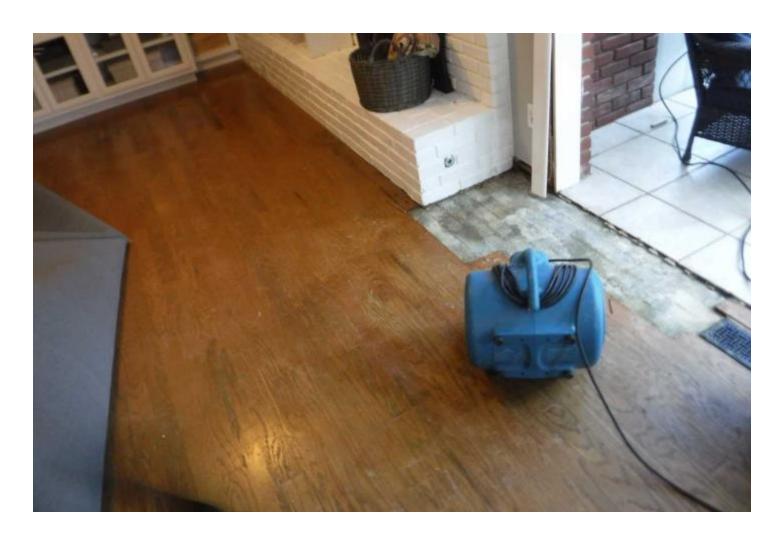




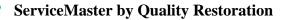
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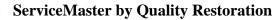
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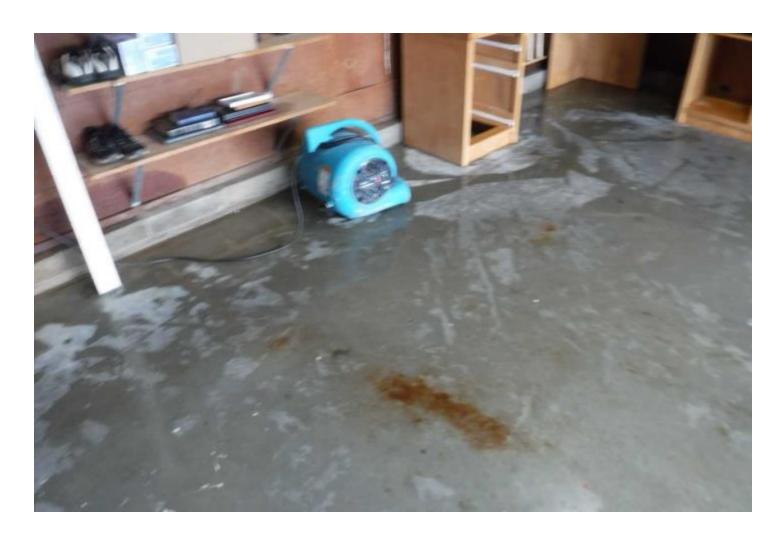




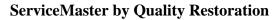
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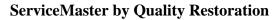
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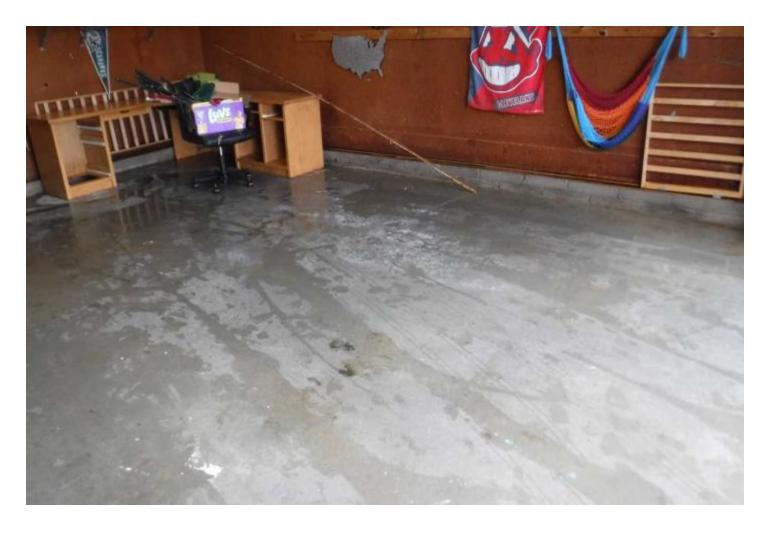




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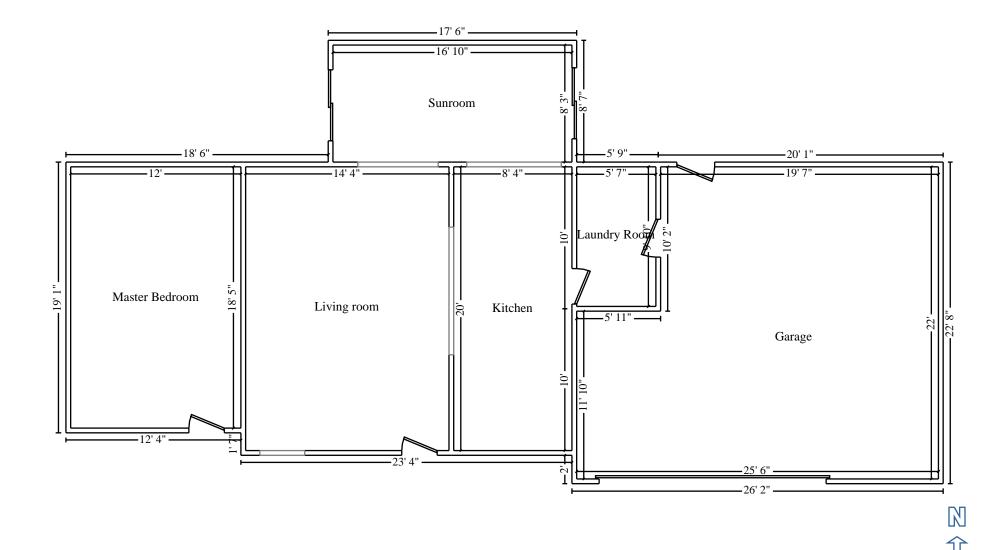
30 30-DSCF9533 Date Taken: 9/29/2018







31 31-DSCF9534 Date Taken: 9/29/2018





ESTIMATE



Andy Winkelman

1027 East Bonnie Lane Fayetteville, Arkansas 72701

(870) 622-7284

Crossland Remodeling

18557 Habberton Road Springdale, Ar 72764

Phone: (479) 313-5177

Email: construction@leeroycrossland.com

Web: www.leeroycrossland.com

Estimate # 001062

Date 01/28/2019

Business / Tax # license#0277170817

Description Total

Water Damage Repairs

\$14,982.00

First, we will remove all furniture from these areas and move back in once the work is completed. We will remove and replace glued down wood floor, 959 square feet. We will also replace 40 feet of baseboard. Then we will install 240 ft of quarter round. Next, we will paint newly replaced baseboard and quarter round in these areas. We will then replace 10 ft of sheetrock in the laundry room and then the living room area. Next we will float, texture, paint the walls and trim around the doors. All the walls in the living room and in the laundry room will be painted to match the existing color. We will also replace16 feet of fencing with wood fencing 6 foot dog-eared pickets. Garage work: about 45 feet of 8' baseboard in the garage will be replaced as well, with cedar and will be unfinished. Once the job is completed we will remove and haul away all debris. The labor and material cost is \$14,982.00. The payment schedule is as follows: half to start and half to be paid upon completion. Please refer to pictures below.

 Subtotal
 \$14,982.00

 Total
 \$14,982.00

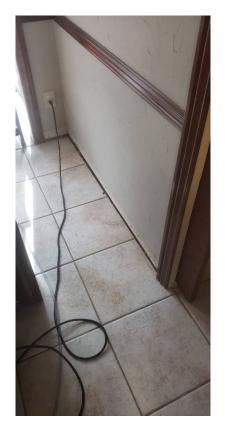
Notes:

Thank you for your business!

www.leeroycrossland.com

















y signing this document, the customer agrees to the services and conditions outlined in t ontract.			
	Andy Winkelman		





Date_

2810 Sauter Lane, Fayetteville AR 72704 p: 479.263,7603 e: threerocksmartini@yahoo.com

PROPOSAL SUBMITTED TO	WORK TO BE PERFORMED AT:			
NAME Andy Winkelman	ADDRESS			
ADDRESS 1027 E Bonnie Lane	Same			
Fayetteville AR 72703				
PHONE # 18706227284				
EMAIL andywinkelman@hotmail.com	Date - 1/23/2019			
We hereby propose to furnish the materials and	perform the labor necessary for the completion of			
• • •	·			
1 -Replace sheetrock behind washer in laundry	room and put trim back on. Re-install trim in laundry			
room and master bedroom.	\$332.00			
2 - Replace wood floor in back room by fireplace	and closet This includes			
tear-up, haul-off and relay includes removing bas	se and rese			
Install new wood staircase - includes take-up	haul-off and relay. Includes stair-nose			
and this includes sheetrock repair on stairs and	touch-up paint possible shade variation in paint			
Replace wood floor in front living room - This inc	cludes tear-up, haul-off and relay			
includes removing and resetting base				
Replace bedroom wood floor. This includes rem	noving base and re-installing			
Remove tile in hall-way. This includes take-up,	haul-off and relay of existing wood floor			
includes removing base and resetting This include	les tear-up and haul-off			
1015 sqf total with \$6 a sqf wood allo	wance \$14,857			
·				
5 - Replace approx 45 lft of 8' base in garage. V	Vill make out of plywood. This includes			
moving everything away from wall. Un-installing				
include paint or stain.	\$565.00			
6 - Replace 16' Ift of fencing on left side of the p	roperty. This will be the same design as before			
this includes tear-out of old fence and install of r				
new fence for gate. This does not include stain	\$1,070			
9 - Management of job for 2 weeks	\$500			
•	\$17,324			
Please note - this does not include any unforse	ens beyond scope of work above. Please note			
this does not include moving furniture. Any small touch-up after baseboarss are removed will				
result in a change order				
All material is guaranteed to be as specified, and	d the above work to be performed in accordance			
with the drawings and specifications submitted f	or the above work, and completed in a substantial			
workmanlike manner for the sum of_				
dollars (\$_ 17,324.00				
with payments to be made as follows:				
1/2 up front				
1/2 upon completion	Respectfully submitte Jason Martin			
	Per3 Rocks Constructoin			
ACCEPTANCE OF PROPOSAL				
The above prices, specifications and conditions are satisfactory and are hereby accepted. You				
are authorized to do the work as specified. Payl	ments will be made as outlined above.			

Signature___

Dramis Hardwood Floors

P.O. Box 1401

Fayetteville, AR 72702

Show room only: 2275 S. School

Date	Estimate #	
1/25/2019	3741a	

Name / Address	
Winkelman	
1027 E. Bonnie Ln.	
Fayetteville, AR	
501-658-7672	

Project

Item	Description	Total
	ENTRY - 65 SQ FT	
1)	Remove & replace base.	35.00T
2)	Tear out tile & haul off - \$150-\$250.	250.00T
3)	Dump fee.	95.00T
4)	Furnish materials - normally \$4.50-\$6.50 / sq ft - with waste - 75 sq ft @ \$4.50 / sq	487.50T
	ft = \$337.50.75 sq ft @ \$6.50 / sq ft = \$487.50.	
5)	Glue - 65 sq ft @ \$1.00 / sq ft.	65.00T
6)	Install - 65 sq ft @ \$3.25 / sq ft.	211.25T
	LIVING ROOM & DESK NOOK, DINING ROOM - MASTER BEDROOM & CLOSET - 715 SQ FT	
1)	Remove & replace base. Add 1/4 round @ cabinets.	250.00T
2)	Remove flooring & clean slab - 715 sq ft @ \$4.00 / sq ft.	2,860.00T
3)	Haul off & dump fee - 715 sq ft @ \$.50 / sq ft.	357.50T
4)	Furnish materials - normally \$4.50-\$6.50 / sq ft - with waste - 800 sq ft @ \$4.50 /	5,200.00T
	sq ft = \$3,600.00. 800 sq ft @ \$6.50 / sq ft = \$5,200.00.	
5)	Glue - 715 sq ft @ \$1.00 / sq ft.	715.00T
6)	Install - 715 sq ft @ \$3.25 / sq ft.	2,323.75T
	STAIRS	
1)	Remove existing flooring - depending if it is nailed or glued - \$75-\$275.	275.00T
(2)	Haul off & dump fee.	30.00T
3)	Furnish materials - normally \$4.50-\$6.50 / sq ft - with waste - estimate 75 sq ft @	487.50T
	4.50 / sq ft = 337.50. 75 sq ft @ $6.50 / sq ft = 487.50$.	
3a	Materials - stair nosing - estimate \$450 - approximately.	450.00T
4)	Install - \$450-\$650.	650.00T
	Note: Install price could be less depending on product.	
Thanks for the opportunity to	bid on your project!	\$14.742.50

Credit and Debit card payments will have an additional 3% processing fee.

Touch up painting and moving furniture are not included, we do not provide these services

Subtotal

\$14,742.50

Sales Tax (9.75%) \$1,437.39

Total

\$16,179.89

Andy & Jessica Winkelman 1027 E. Bonnie Lane Fayetteville, AR 72703

RE: Flood Damage - January 17, 2019

Damages:

Inside House - items:

TOTAL \$793.43

- Ethan Allen 6x9 tricolor striped rug \$326.46
- Reid Lockhart Golf Bag \$150.00
- Graco Baby Swing ... \$150.00
- Nike Golf Shoes ... \$89.99
- Plush large dog bed..... \$59.99
- Arm and Hammer XL cat litter \$16.99

Inside House- structure:

QUOTES ATTACHED

- Sun room
 - o Tiles still need steamed/sanitized
 - o Windows, sliding doors/frames still have mud/dirt caked in them
- Flooring
 - o Living Room
 - o Bed Room
 - Dining Room/steps- will now be a completely different flooring than rest of downstairs flooring
- Walls
 - Living room
 - o Bed room
 - o Laundry room
- Garage Walls
 - o South side walls are buckling and soft due to moisture

Outside- Backyard (south):

CITY TEAM

- Pete gravel replacement
- French drains clogged
- Trenches need filled/sodded (east side of back yard)
- Mulched flower beds (behind garage west)
- Wheel barrel ruts/ washed out steps

Fence

INCLUDED IN QUOTES

• 1st two sections displaced/leaning – Gate hard to latch



LIFE . HOME . CAR . BUSINESS

Little Rock Branch Claim Office

PO Box 25810 | Little Rock AR 72221-5810 10816 Executive Center Dr Suite 203 | Little Rock AR 72221-5810 p. 855.440.4480 | f. 517.327.2370 | auto-owners.com Littlerock.clm@aoins.com

January 21, 2019

Andrew & Jessica Winkelman 1027 E Bonnie Ln Fayetteville, AR 72703

Via Certified and Regular Mail

RE: Insured:

Andrew & Jessica Winkelman

Claim Number:

300-0020312-2019

Date of Loss:

1/17/2019

Loss Location:

1027 E Bonnie Ln Fayetteville, AR. (Dwelling)

Subject:

Coverage Position Letter

Policy Number:

51-658373-00

Effective dates:

3/26/2018 through 3/26/2019

Dear Andrew & Jessica Winkelman:

This letter is in regards to a claim submitted for your dwelling at the above address. The claim was submitted regarding water damage entering your home. After inspection, the water entry came from outside your home and into kitchen/living room area as surface water. This water was explained to have come from the city water main. As for this letter, we want to point out how your policy interprets surface water or flooding:

Unfortunately, your policy doesn't cover surface water or flooding. Please see your 17903 Homeowner's Policy language below.

17903 (2-96)

HOMEOWNERS POLICY FORM 3

SECTION I - PROPERTY PROTECTION

- 3. EXCLUSIONS
- a. Coverage A Dwelling, Coverage B Other Structures and Coverage C Personal Property

We do not cover loss to covered property caused directly or indirectly by any of the following, whether or not any other cause or event contributes concurrently or in any sequence to the loss:

- (3) Water damage, meaning:
- (a) flood, surface water, waves, tidal water or overflow of a body of water. We do not cover spray from any of these, whether or not driven by the wind;
- (b) water or sewage from outside the plumbing system that enters through sewers or drains;
- (c) water which enters into and overflows from within a sump pump, sump pump well or any other system designed to remove subsurface water which is drained from the foundation area; or
- (d) water below the surface of the ground.

This includes water which exerts pressure on or flows, seeps or leaks through any part of a building, sidewalk, driveway, swimming pool or other structure.

This exclusion does not apply to ensuing direct loss to covered property caused by theft, fire or explosion.

Therefore, Auto-Owners must respectfully deny your claim regarding the water damage as surface water/flooding.

If you have or obtain any information which may be relevant or may change the facts or circumstances of the loss, please forward the information to-my attention as soon as possible. Please feel free to contact me if you have any questions or concerns.

All rights, terms, conditions and exclusions in your policy are in full force and effect and are completely reserved. No actions by any employee, agent, attorney or other person on behalf of Auto-Owners Insurance Company; or hired by Auto-Owners Insurance Company on your behalf; shall waive or be construed as having waived any right, term, condition or exclusion or any other provision of the policy.

If you have any questions, please contact me.

Sincerely,

David Schrader

David Schrader, AIC, AINS, CPCU Little Rock Field Claims Representative 501-517-5685