



Brad Culverhouse <bradculverhouselaw@gmail.com>

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**RE: Culverhouse Repair estimate hurricane damage 9-27-17.xlsx**

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**Jennifer Rossignol** <jennifer.rossignol@harboria.com> Wed, Oct 4, 2017 at 8:32 AM  
To: Brad Culverhouse <bradculverhouselaw@gmail.com>

Good morning Brad,

Your claim is being filed by the company and assigned to an adjuster. Once I receive that information back, I'll be in touch to provide it to you.

Thank you,

Jennifer Rossignol

Personal Insurance Account Manager

HARBOR INSURANCE AGENCY, INC.

Phone/Fax: (561)623-6148 / Toll Free: (888)451-8818 x6148

**From:** Brad Culverhouse [mailto:bradculverhouselaw@gmail.com]

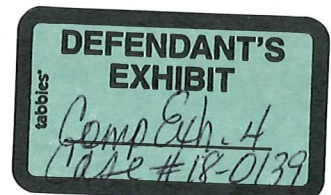
**Sent:** Tuesday, October 03, 2017 12:06 PM

**To:** Jennifer Rossignol <jennifer.rossignol@harboria.com>

**Cc:** bradculverhouselaw <BradCulverhouseLaw@gmail.com>; johnculverhouse2012@gmail.com

**Subject:** Fwd: Culverhouse Repair estimate hurricane damage 9-27-17.xlsx

Dear Jennifer,



Comp Exhibit 4

Attached please find the repair estimate from the General Contractor. Please forward to the Insurance carrier. Thank you,

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

From: **Joseph Foglia** <jf33067@aol.com>

Date: Sunday, October 1, 2017

Subject: Culverhouse Repair estimate hurricane damage 9-27-17.xlsx

To: bradculverhouselaw@gmail.com

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With best regards,

Sincerely,

**Brad Culverhouse**

**Attorney At Law, Chartered:**

505 Beach Court, Suite 1

Fort Pierce, Florida 34950

Office Telephone 772.465.7572

Cellular Telephone 561.716.4726

E-Mail: BradCulverhouseLaw@gmail.com

By /s/ Brad Culverhouse



Brad Culverhouse <bradculverhouselaw@gmail.com>

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## LEXINGTON INSURANCE CLAIM # 683-655359 POLICY # 701360027858-001 FOLLOW UP/SUMMARY

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Reed, R F <RFReed@cl-na.com>

Sat, Oct 14, 2017 at 6:40 PM

To: "bradculverhouselaw@gmail.com" <bradculverhouselaw@gmail.com>

Cc: "JF33067@aol.com" <JF33067@aol.com>

Mr. Culverhouse: It was my pleasure speaking with you. Please allow this to act as a summary of our conversation and a list to assist you/us in expediting your claim handling process. Your claim and policy #s are in the subject line. Please have available as many of the items listed under your "To Do List" and provide to your General Adjuster when he assesses your damages. We will contact your contractor J. Foglia, JF33067@aol.com (954)444-6125, for access to your property and to schedule the inspection.

### Coverage Additions / Limitations/ Special limits

- Coverage A Dwelling – \$153,000
- Coverage B Other Structures – \$3,000
- Coverage C Personal Property – \$10,000
- Coverage D Loss of Use – \$5,000
- Limited Fungi, Mold, Wet or Dry Rot – \$5,000 each loss

### Deductible

- Wind/Hail: 5% (\$7,650)

### To Do List

Photos of damages

I am your primary contact for your claim, however, our General Adjuster will be in touch with you soon. Please feel free to contact me whenever you need assistance, either via phone or email. I look forward to working with. Have a wonderful day!

Fachon

*R. Fachon Reed*

**Desk Examiner**

**Cunningham Lindsay**

**TPA for Lexington Insurance Company**

**214.488.6722**

RFReed@cl-na.com



Brad Culverhouse <bradculverhouselaw@gmail.com>

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**Re: LEXINGTON INSURANCE CLAIM # 683-655359 POLICY # 701360027858-001 FOLLOW UP/SUMMARY**

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**Brad Culverhouse** <bradculverhouselaw@gmail.com> Sat, Oct 21, 2017 at 6:24 PM  
To: "Reed, R F" <RFReed@cl-na.com>  
Cc: "JF33067@aol.com" <JF33067@aol.com>, bradculverhouselaw <BradCulverhouseLaw@gmail.com>, johnculverhouse2012@gmil.com

I spoke to Joe Foglia today and no one has contacted him. Why the delay ? Time is of the essence!

On Saturday, October 14, 2017, Reed, R F <RFReed@cl-na.com> wrote:

Mr. Culverhouse: It was my pleasure speaking with you. Please allow this to act as a summary of our conversation and a list to assist you/us in expediting your claim handling process. Your claim and policy #s are in the subject line. Please have available as many of the items listed under your "To Do List" and provide to your General Adjuster when he assesses your damages. We will contact your contractor J. Foglia, JF33067@aol.com (954)444-6125, for access to your property and to schedule the inspection.

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Fachon

*R. Fachon Reed*

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**Cunningham Lindsay**

**TPA for Lexington Insurance Company**

**214.488.6722**

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By /s/ Brad Culverhouse



Brad Culverhouse <bradculverhouselaw@gmail.com>

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**RE: LEXINGTON INSURANCE CLAIM # 683-655359 POLICY # 701360027858-001 FOLLOW UP/SUMMARY**

---

Reed, R F <RFReed@cl-na.com>

Sat, Oct 21, 2017 at 8:11 PM

To: Brad Culverhouse <bradculverhouselaw@gmail.com>

Cc: "JF33067@aol.com" <JF33067@aol.com>, "Reed, R F" <RFReed@cl-na.com>, "Lindsay, Mike" <MLindsay@cl-na.com>

Mr. Culverhouse. We are working to schedule each and every inspection. We typically have a field adjuster in touch with each client within 48 hours. With the amount of claims each of our adjusters is handling, we have been informed it is about a 10 day window. We do not take your loss lightly, however, we do ask that you exercise patience as we reallocate assets to meet the needs of our Southern Florida clients. Our management team is proactively working to shorten the current delay. Again, thank you for your patience and understanding.

Respectfully,

Fachon

*R. Fachon Reed*

**Desk Examiner**

**Cunningham Lindsay**

**TPA for Lexington Insurance Company**

**214.488.6722**

RFReed@cl-na.com

**From:** Brad Culverhouse [mailto:bradculverhouselaw@gmail.com]

**Sent:** Saturday, October 21, 2017 5:24 PM

**To:** Reed, R F

**Cc:** JF33067@aol.com; bradculverhouselaw; johnculverhouse2012@gmil.com

**Subject:** Re: LEXINGTON INSURANCE CLAIM # 683-655359 POLICY # 701360027858-001 FOLLOW UP/SUMMARY

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RFReed@cl-na.com

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With best regards,

Sincerely,

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**Attorney At Law, Chartered:**

505 Beach Court, Suite 1

Fort Pierce, Florida 34950

Office Telephone 772. 465.7572

Cellular Telephone 561.716.4726

E-Mail: BradCulverhouseLaw@gmail.com

**By /s/ Brad Culverhouse**



Brad Culverhouse <bradculverhouselaw@gmail.com>

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**Re: LEXINGTON INSURANCE CLAIM # 683-655359 POLICY # 701360027858-001 FOLLOW UP/SUMMARY**

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**Brad Culverhouse** <bradculverhouselaw@gmail.com> Wed, Oct 25, 2017 at 2:45 PM  
To: "Reed, R F" <RFReed@cl-na.com>  
Cc: "JF33067@aol.com" <JF33067@aol.com>, "Lindsay, Mike" <MLindsay@cl-na.com>, bradculverhouselaw <BradCulverhouseLaw@gmail.com>, johnculverhouse2012@gmil.com

Your failure to timely adjust this claim is jeopardizing the ability of the owners to move forward with reconstruction in a timely manner and to be able to comply with the requirements of the building permit which could cause the permit to lapse or not be renewed or extended which will cause substantial damages.  
Time is of the Essence!!!!

On Saturday, October 21, 2017, Reed, R F <RFReed@cl-na.com> wrote:

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Fachon

*R. Fachon Reed*

**Desk Examiner**

**Cunningham Lindsay**

**TPA for Lexington Insurance Company**

**214.488.6722**

RFReed@cl-na.com

**From:** Brad Culverhouse [mailto:bradculverhouselaw@gmail.com]  
**Sent:** Saturday, October 21, 2017 5:24 PM  
**To:** Reed, R F  
**Cc:** JF33067@aol.com; bradculverhouselaw; johnculverhouse2012@gmil.com  
**Subject:** Re: LEXINGTON INSURANCE CLAIM # 683-655359 POLICY # 701360027858-001 FOLLOW UP/SUMMARY

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Brad Culverhouse <bradculverhouselaw@gmail.com>

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**RE: LEXINGTON INSURANCE CLAIM # 683-655359 POLICY # 701360027858-001 FOLLOW UP/SUMMARY**

---

Reed, R F <RFReed@cl-na.com>

Wed, Oct 25, 2017 at 7:42 PM

To: Brad Culverhouse <bradculverhouselaw@gmail.com>

Cc: "JF33067@aol.com" <JF33067@aol.com>, "Lindsay, Mike" <MLindsay@cl-na.com>, "johnculverhouse2012@gmil.com" <johnculverhouse2012@gmil.com>, "jennifer.rossignol@harboria.com" <jennifer.rossignol@harboria.com>

Mr. Culverhouse. Michael Brett will be your General Adjuster and he will be in touch with you soon.

Again thank you for your patience and have a great evening.

**From:** Brad Culverhouse [mailto:bradculverhouselaw@gmail.com]

**Sent:** Wednesday, October 25, 2017 2:53 PM

**To:** Reed, R F <RFReed@cl-na.com>

**Cc:** JF33067@aol.com; Lindsay, Mike <MLindsay@cl-na.com>; johnculverhouse2012@gmil.com; jennifer.rossignol@harboria.com; bradculverhouselaw <BradCulverhouseLaw@gmail.com>

**Subject:** Re: LEXINGTON INSURANCE CLAIM # 683-655359 POLICY # 701360027858-001 FOLLOW UP/SUMMARY

Thank you

On Wednesday, October 25, 2017, Reed, R F <RFReed@cl-na.com> wrote:

Mr. Culverhouse: I copied my manager on my original reply to you. I just spoke with him and he will do his best to get an adjuster assigned asap. I will be in touch once I have an update.

Thank you again for your patience.

Fachon

*R. Faxon Reed*

**Desk Examiner**

**Cunningham Lindsay**

**TPA for Lexington Insurance Company**

**214.488.6722**

RFReed@cl-na.com

**From:** Brad Culverhouse [mailto:bradculverhouselaw@gmail.com]  
**Sent:** Wednesday, October 25, 2017 1:46 PM  
**To:** Reed, R F <RFReed@cl-na.com>  
**Cc:** JF33067@aol.com; Lindsay, Mike <MLindsay@cl-na.com>; bradculverhouselaw <BradCulverhouseLaw@gmail.com>; johnculverhouse2012@gmil.com  
**Subject:** Re: LEXINGTON INSURANCE CLAIM # 683-655359 POLICY # 701360027858-001 FOLLOW UP/SUMMARY

Your failure to timely adjust this claim is jeopardizing the ability of the owners to move forward with reconstruction in a timely manner and to be able to comply with the requirements of the building permit which could cause the permit to lapse or not be renewed or extended which will cause substantial damages.

Time is of the Essence!!!!

On Saturday, October 21, 2017, Reed, R F <RFReed@cl-na.com> wrote:

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Respectfully,



Brad Culverhouse <bradculverhouselaw@gmail.com>

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## Thumb point

---

Joseph Foglia <jf33067@aol.com>

Mon, Nov 20, 2017 at 9:38 AM

To: bradculverhouselaw@gmail.com

Bradley, the city just called and said they are going to put a notice on the thumb point property. A complaint was filed about the block laying on the slab. I told them I would notify you and also you were waiting on an insurance settlement and I release from the insurance company to do the work.

He reminded me that the permit will expire on December 11. And extension needs to be requested.

Sent from my iPhone

Joseph M. Foglia

President

Foglia Contracting Corp

D.B.A.

Foglia Custom Homes

(954)444-6125





Brad Culverhouse <bradculverhouselaw@gmail.com>

---

**Fwd: DELAY BY LEXINGTON INSURANCE CO. IN  
ADJUSTING LEXINGTON INSURANCE CLAIM # 683-655359  
POLICY # 701360027858-001 CULVERHOUSE CLAIM FOR  
DAMAGE CAUSED BY HURRICANE IRMA TO HOME BEING  
RECONSTRUCTED AT 1635 THUMB POINT DRIVE**

---

**Brad Culverhouse** <bradculverhouselaw@gmail.com> Mon, Nov 27, 2017 at 5:05 PM  
To: "Reed, R F" <RFReed@cl-na.com>  
Cc: bradculverhouselaw <BradCulverhouseLaw@gmail.com>  
Bcc: johnculverhouse2012@gmil.com

Dear Mrs. Reed,

The date of our phone call was November 22, 2017, not November 21st, 2017. All of the remainder of the earlier email are re-alleged herein.

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

From: **Brad Culverhouse** <bradculverhouselaw@gmail.com>  
Date: Monday, November 27, 2017  
Subject: DELAY BY LEXINGTON INSURANCE CO. IN ADJUSTING LEXINGTON  
INSURANCE CLAIM # 683-655359 POLICY # 701360027858-001 CULVERHOUSE  
CLAIM FOR DAMAGE CAUSED BY HURRICANE IRMA TO HOME BEING  
RECONSTRUCTED AT 1635 THUMB POINT DRIVE  
To: "Reed, R F" <RFReed@cl-na.com>  
Cc: bradculverhouselaw <BradCulverhouseLaw@gmail.com>

Dear Mrs. Reed,

On October 25th, 2017, I sent you the following email:

"From: Brad Culverhouse [mailto:bradculverhouselaw@gmail.com]  
Sent: Wednesday, October 25, 2017 1:46 PM  
To: Reed, R F <RFReed@cl-na.com>  
Cc: JF33067@aol.com; Lindsay, Mike <MLindsay@cl-na.com>; bradculverhouselaw  
<BradCulverhouseLaw@gmail.com>; johnculverhouse2012@gmil.com  
Subject: Re: LEXINGTON INSURANCE CLAIM # 683-655359 POLICY # 701360027858-001 FOLLOW UP/SUMMARY

Your failure to timely adjust this claim is jeopardizing the ability of the owners to move forward with reconstruction in a timely manner and to be able to comply with the requirements of the building permit which could cause the permit to lapse or not be renewed or extended which will cause substantial damages.

Time is of the Essence!!!!!"

\*\*\*\*

There is a record of what transpired thereafter, so I won't repeat it, except to state that on the phone on November 21st, 2017, you promised me that you would have an offer to settle the claim by Friday, November 24th, 2017 and you did not contact me on November 24th, 2017.

**My building permit expires on December 11th, 2017**, which means that I do not have the time to have the damage repaired and to get an inspection before December 11th, 2017 and that I will have to pay \$4,000.00 to obtain a new permit and \$5,000.00 to the engineer and architects to re-submit plans, etc., **and the damages keep mounting.**

**TIME IS OF THE ESSENCE !!!!!**

**GOVERN YOURSELF ACCORDINGLY**

Sincerely,

*/s/ John B. Culverhouse, Sr.,*

**John B. Culverhouse, Sr.,**  
Fort Pierce, Florida 34950  
Office Telephone 772.465.7572  
Cellular Telephone 561.716.4726  
E-Mail: BradCulverhouseLaw@gmail.com

--

With best regards,

Sincerely,

**Brad Culverhouse**

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By /s/ Brad Culverhouse

