

IN THE CIRCUIT COURT IN THE FOURTH JUDICIAL CIRCUIT  
IN AND FOR DUVAL COUNTY, FLORIDA

VILLA MEDICI CONDOMINIUM  
ASSOCIATION, INC.,

Plaintiff,

v.

Case No.:

NEXTGEN ROOFING, LLC, f/k/a  
NEXGEN RESTORATION &  
ROOFING, LLC, FORREST  
TODD FREDERICK, ESQ.,  
STEVEN MICHAEL BUSH, ESQ.,  
RIVER CITY CLAIMS, LLC.,  
STEVEN H. JACOBS, THE BUSH  
LAW GROUP, P.A., INSURANCE  
CLAIM LAWYERS d/b/a HAIR  
SHUNNARAH TRIAL ATTORNEYS,  
AND MERLIN LAW GROUP, P.A.

Defendants,

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**COMPLAINT**

Plaintiff, VILLA MEDICI CONDOMINIUM ASSOCIATION, INC., ("Villa Medici") by and through the undersigned attorney hereby, sues NEXTGEN ROOFING, LLC, f/k/a NEXGEN RESTORATION & ROOFING, LLC, FORREST TODD FREDERICK, ESQ., STEVEN MICHAEL BUSH, ESQ., RIVER CITY CLAIMS, LLC, STEVEN H. JACOBS, THE BUSH LAW GROUP, P.A., INSURANCE CLAIM LAWYERS d/b/a HAIR SHUNNARAH TRIAL ATTORNEYS, and MERLIN LAW GROUP, P.A., and states:

**JURISDICTION AND VENUE**

I. This is an action for damages in excess of \$50,000.00 exclusive of interest and costs.

2. NEXTGEN ROOFING, LLC, f/k/a NEXGEN RESTORATION & ROOFING, LLC ("NexGen") is a Florida limited liability company whose principal place of business is located in Duval County, Florida.

3. FORREST TODD FREDERICK, ESQ., ("Frederick") a Florida attorney who works and resides in Duval County, Florida.

4. STEVEN MICHAEL BUSH, ESQ. ("Bush") a Florida attorney who works and resides in Duval County, Florida.

5. RIVER CITY CLAIMS, LLC, ("River City") is a Florida Limited Liability Company and its principal place of business and address of record is in Duval County, Florida.

6. STEVEN H. JACOBS ("Jacobs") a Florida public adjuster who works and resides in Duval County, Florida.

7. THE BUSH LAW GROUP, P.A. ("Bush Law") is a Professional Association whose principal place of business is located in Duval County, Florida.

8. INSURANCE CLAIM LAWYERS d/b/a HAIR SHUNNARAH TRIAL ATTORNEYS ("Hair Shunnarah") is a Fictitious entity who is doing business in Duval County, Florida.

9. MERLIN LAW GROUP, P.A. ("Merlin Law") is a Professional Association whose operates in Duval County, Florida.

10. VILLA MEDICI CONDOMINIUM ASSOCIATION, INC., ("Villa Medici") is a Florida corporation whose principal place of business is located in Duval County, Florida.

### **ALLEGATIONS AS TO THE PARTIES**

11. At all times material hereto, Jacobs was a public adjuster employed or contracted with River City Claims, a Florida public adjusting firm.

12. At all times material hereto, River City employed, managed, controlled, or otherwise directed and supervised Jacobs in his work as a public adjuster.

13. If River City did not directly employ or control Jacobs, it had knowledge that he held himself out as a qualified public adjuster affiliated with and serving as a representative of River City. At all relevant times, Jacobs wore uniforms with River City logos, provided contracts with River City logos, stating the contract was with River City, provided a River City email address and provided estimates and other work product under the River City logo. River City ratified and approved these acts and statements of affiliation and/or representation.

14. As a result of actual control, constructive control, or ratification, River City is liable as an employer/principal for the acts or omissions of Jacobs committed in the course and scope of his employment or agency.

15. At all times material hereto, Frederick was a licensed Florida attorney who held himself out as a competent and otherwise capable attorney in first party property matters, and with the ability to adequately represent Villa Medici in making a claim for insurance benefits for damage to their property.

16. At all times material hereto, Bush Law employed, managed, controlled, or otherwise directed and supervised Frederick as a licensed Florida attorney.

17. At all times material hereto, Hair Shunnarah employed, managed, controlled, or otherwise directed and supervised Frederick as a licensed Florida attorney.

18. At all times material hereto, Merlin Law employed, managed, controlled, or otherwise directed and supervised Frederick as a licensed Florida attorney.

19. At all times material hereto, Bush was a licensed Florida attorney who held himself out as a competent and otherwise capable attorney in first party property matters, and with the ability to adequately represent Villa Medici in making a claim for insurance benefits for damage to their property.

20. At all times material hereto, Bush Law employed, managed, controlled, or otherwise directed and supervised Bush as a licensed Florida attorney.

21. At all times material hereto, Hair Shunnarah employed, managed, controlled, or otherwise directed and supervised Bush as a licensed Florida attorney.

22. At all times material hereto, Merlin Law employed, managed, controlled, or otherwise directed and supervised Bush as a licensed Florida attorney.

#### **ALLEGATIONS AS TO THE FACTS OF THE ROOF CLAIM**

23. On or about October 26, 2020, Reliant Roofing conducted a full inspection and assessment of the roofs at Villa Medici.

24. As a result of this inspection, Reliant Roofing identified items that needed urgent repairs and items that needed preventative maintenance. The cost for both urgent repair items and preventative maintenance were estimated to be approximately \$32,000.00 - \$46,000.00. In addition, Reliant estimated that full replacement of all roofs would be between \$1,500,000.00 - \$2,000,000.00.

25. On or about November 17, 2020, Villa Medici contacted RoofCrafters, a local roofing company, to conduct an inspection of the roofs on multiple condominium buildings due to leaks.



26. On or before December 9, 2020, Dave Torres ("Torres") at RoofCrafters met with Jim Holsenbeck ("Holsenbeck"), a Community Association Manager ("CAM") and completed his inspection of the roofs and attics in the Villa Medici condominium buildings.

27. At that time, he observed a fair amount of wind damage, some flat areas with ponding, and one area that looked like a lightning strike, accompanied by a lot of wood rot.

28. On December 10, 2020, RoofCrafters created an estimate or projection of the scope of work for addressing the damages he observed during the inspections that were completed on December 9, 2020. A copy of RoofCrafters' "*Villa Medici Roof Refresh*" estimate/report is attached hereto as **Exhibit A**.

29. As evidenced by Exhibit A, the scope of work involved removing and replacing roof shingles for multiple buildings and garages, and the total repair estimate was \$40,596.67. *See Exhibit A*.

30. Torres described this report as an estimate for stopping leaks and getting things in better condition.

31. On or about March 11, 2021, Torres with RoofCrafters re-contacted Villa Medici to follow up on whether they wanted to accept the RoofCrafters' bid for the roof repair.

32. On March 12, 2021, Torres returned to Villa Medici for inspecting damage to a specific building that had occurred when a tree fell in 2021. This damage was not present when Torres had inspected the buildings in November and December 2020.

33. At that time, Torres advised Holsenbeck that he believed Villa Medici had an insurance claim for wind and he had an aggressive public adjuster to whom he could

refer Villa Medici.

34. Following the meeting with Holsenbeck, Torres contacted Jacobs at River City regarding an insurance claim for re-roofing all buildings, based on the damage he had observed in November and December 2020.

35. On or about March 29, 2021, Jacobs, as an agent of River City, consulted with representatives of Villa Medici regarding roof damage at the condominiums.

36. On or about April 5, 2021, Jacobs, as an agent of River City, contacted Torres to advise they would "get this going" and Torres anticipated he would sign a contingency for roof replacement.

37. On or about April 17, 2021, Jacobs, as an agent of River City, met with Holsenbeck to inspect damage to Building 12, which occurred from a tree falling on the building. He was accompanied by someone from RoofCrafters.

38. On or about May 17, 2021, Jacobs, together with an unidentified adjuster at River City, both of whom were acting as agents of River City, inspected the roofs of all 26 buildings at Villa Medici including damage from the tree and documented every damaged shingle and any building damage.

39. On or about May 24, 2021, Jacobs, as an agent of River City, entered into a contract with Villa Medici to provide public adjusting services for wind/hail claim to which he assigned a date of loss of December 24, 2020. A copy of the contract is attached hereto and incorporated herein by reference as **Exhibit B**.

40. On or about May 27, 2021, Jacobs, as an agent of River City, sent a letter of representation to Villa Medici's property insurance company, advising that River City Claims had been retained to represent Villa Medici in regard to a claim for damages

sustained on December 24, 2020, due to wind. A copy of this letter is attached hereto and incorporated herein by reference as **Exhibit C**.

41. Jacobs' communications to Villa Medici demonstrated his intent to create a date of loss for the roof replacement for purposes of making the insurance claim. Jacobs further stated he intended to present artificially fraudulently inflated values for the claims in order to allow him to negotiate with the insurer on what was likely the reasonable value of the claim in the first place.

42. Jacobs assured Villa Medici that his expertise in adjusting claims enabled him to identify the proper date of loss that would support the claim.

43. At no time did Jacobs make even a minimal effort to inquire about when roof damages occurred, if there were prior insurance claims, when roof leaks were reported, or even when his referral source, RoofCrafters, first observed the roof damage.

44. This utter failure to adequately investigate the facts led to Jacobs providing an invalid date of loss, one which was **after** the damage was first observed and reported to Villa Medici.

45. Even after Villa Medici asked why December 24, 2020, was used as the date of loss, Jacobs failed to investigate the facts or ask questions and simply brushed off their concerns with the claim that a date of loss was difficult to establish. Jacobs later testified that he simply found damage and then looked for a weather event that could be used to justify the damage.

46. Had Jacobs explained that was his methodology or if he had conducted an adequate investigation, Villa Medici would have provided him with the information to show the damage to the roofs pre-existed his entirely fabricated date of loss.

47. These misrepresentations by Jacobs continued throughout the entirety of the current claim even though Jacobs knew or should have known the representations were false.

48. Not surprisingly, Steadfast Insurance, the insurer for the Villa Medici property, did not immediately accept the claim.

49. A representative of Villa Medici signed the proof of loss for the claim associated with a December 24, 2020 date of loss that was submitted to Steadfast Insurance at its request. The sworn proof of loss ("SPOL") was prepared by Jacobs and others at River City Claims and was submitted via a cover letter on River City Claims letterhead.

50. The proof of loss included the amount of damages claimed was \$2,486,578.62, after the deductible. A copy of the SPOL submitted on December 27, 2021, is attached hereto and incorporated herein by reference as part of Composite ***Exhibit D***.

51. The SPOL was based on the estimates prepared by River City Claims personnel. See cover letter from River City Claims with summary of the claim estimate upon which the proof of loss was based, attached hereto and incorporated herein by reference is included in *Exhibit D*.

52. As evidenced by the attached summary, Jacobs & River City's estimated cost for a full replacement of all roofs at Villa Medici was \$1,711,981.06, plus incidentals for permits and fees. See *Exhibit D*.

53. Steadfast Insurance refused to make a claim determination, ultimately leading Jacobs to recommend Villa Medici retain an attorney to file suit on the claim.

54. Jacobs recommended Villa Medici retain Bush Law Group.

55. Based on a presentation made by Bush to the Villa Medici board, Villa Medici retained Bush Law Group.

56. In that presentation, Bush represented that he was a first-party property attorney with the skills and experience to provide competent legal services in litigation against the insurance company. This representation included the express or implied warranty that he would meet the standard of care expected of other attorneys in the field of first-party property litigation.

57. Once Bush Law Group was retained, Bush associated Fredericks to work on the Villa Medici case as co-counsel/associate attorney. Throughout the life of the litigation, both attorneys were involved with the decision making and communications regarding the litigation strategy.

58. Bush and Fredericks accepted Jacobs' date of loss without any inquiry or investigation.

59. Bush and Fredericks failed to ask questions about prior claims, prior litigation, the date leaks were first documented, repairs that may have been made, or any other detail that would have established a valid date of loss.

60. As a result, Bush and Fredericks continued to perpetuate the claim on the basis of an invalid date of loss.

61. These misrepresentations continued throughout the entirety of the current claim and action even though Defendants knew or should have known the representations were false.



62. When the insurer failed or refused to pay the claim, Bush Law Group, as attorneys for Villa Medici, filed suit against Steadfast Insurance. A copy of the Complaint is attached hereto and incorporated herein by reference as **Exhibit E**.

63. While suit was pending, RoofCrafters provided Villa Medici with an estimate for roof replacement of roofs on every building in Villa Medici. The amount RoofCrafters estimated for complete roof replacement of all buildings was \$2,039,325.54. A copy of this estimate is attached hereto and incorporated herein by reference as **Exhibit F**.

64. According to Torres, the entire roof replacement could have been completed by November 2022, had RoofCrafters been promptly hired at the time of the estimate.

65. During litigation, Villa Medici also received an estimate from "elo Roofing" for replacing all roofs at Villa Medici at the cost of \$2,096,753.60. A copy of the elo Roofing bid is attached hereto and incorporated herein by reference as **Exhibit G**.

66. The elo Roofing bid states they could begin working on the roofs in November 2022 and complete the project by April 2023.

67. Despite receiving multiple bids for full roof replacement well under \$2,500,000, Bush brought in NexGen Restoration and Roofing ("NexGen") for purposes of inflating the claim even higher by providing an estimate that was grossly inflated and fraudulent.

68. At all times material hereto, NexGen provided roofing repair services in the Jacksonville area, primarily in support of claims to be presented to insurance companies, claiming the damage was caused by a peril insured against.



69. At all times material hereto, NexGen worked in conjunction with attorneys and public adjusters similar to and including Jacobs, Bush, and Frederick to inflate the value of insurance claims by preparing roof replacement estimates that far exceeded the reasonable cost of such replacement.

70. At the time the estimates were prepared, NexGen and the adjuster/attorneys knew the cost of the roof replacement would be substantially less than the estimate and, working jointly and together would present the claim to the insurer, hoping to extract more from the insurer than what was needed to actually complete the repairs.

71. Upon information and belief, Jacobs, Bush, Frederick and NexGen knew that when the insurance company ultimately compromised a claim, NexGen would either take substantially less to replace the roof or the adjuster/attorneys and NexGen would agree with the insureds that the roof did not need actual replacement and would simply do the repairs that were actually needed, at a substantially reduced rate.

72. This understanding and either express or implied plan between them provided the adjuster/attorney with a substantially higher percentage fee, at the cost of either the insurer, the insured, or both.

73. These misrepresentations continued throughout the entirety of the current claim and action even though Defendants, particularly Jacobs, Bush, Frederick and NexGen, knew or should have known the representations were false.

74. This understanding and either express or implied plan between them resulted in financial gain to NexGen due to receiving payments for amounts that were far in excess of what was reasonable, or payments for work that was not needed.

75. In this case, the NexGen estimate for replacing all roofs in Villa Medici was \$4,121,708.24. This amount was only for roof replacement and, unlike the estimate from Jacobs, did not include any amounts for exterior repairs to the buildings. A copy of the Nexgen customer agreement with their estimated cost is attached hereto and incorporated herein by reference as **Exhibit H**.

76. The NexGen Customer Agreement, states in pertinent part:

\*The Total Price will be determined after inspection of the property with Customer's insurance carrier. Customer authorizes Company to reach agreement with the insurance carrier on Customer's behalf regarding the required scope of work to repair Customer's property. Company will bid the scope of work using the primary insurance industry pricing database (Xactimate) based on the final scope of work agreed upon with the insurance carrier, including general contractor markup at customary insurance industry rates (20% markup on Xactimate line items). Company will provide a written itemized estimate of the agreed scope of work and final Project Total, which estimate, and terms shall be incorporated herein and made a part hereof. The final Project Total will equal the Replacement Cost Value for the agreed scope of work plus any upgrades, supplements, and additional charges as provided for herein. **Customer may cancel this Agreement if Customers insurance carrier denies the claim as provided for herein.**

**NOTICE TO INSURANCE COMPANY OF DIRECT PAYMENT**  
**AUTHORIZATION: Customer, the Owner(s) of the property listed above, hereby authorize direct payment of any benefits or proceeds for the claim listed above to NexGen Restoration & Roofing, LLC. Customer makes this direct payment authorization in consideration of Company's agreement to perform its obligations**

under this Agreement, including not requiring full payment at the time of service. Customer also hereby authorize our insurance carrier to communicate with any representative of Company regarding any and all matters arising out of or related to the claim and direct our insurance carrier to release any and all information requested by Company, its representatives, and/or its Attorney for the direct purpose of obtaining actual benefits to be paid by our insurance carrier for services rendered or to be rendered under this Agreement. In this regard, Customer waive our privacy rights. In addition, Company is authorized to discuss or explain a bid for construction or repair of a covered property with the insurer of such property if the Company is doing so for the usual and customary fees applicable to the scope of work to be performed pursuant to Florida Statute Section 626.854(15). If payment is made directly to the Customer by an insurer, it shall be endorsed over to NEXGEN RESTORATION & ROOFING/B&C REMEDIATION by the Customer within three business days. Customer agree that any portion of work, deductibles, betterment, depreciation, or additional work requested by the undersigned, not covered by insurance, must be paid by the undersigned on or before its completion. Customer hereby appoint Company as our attorney-in-fact for the limited purpose of endorsing our name on insurance payments for the Scope of Work performed under this Agreement, and for depositing insurance checks or drafts for Company. By making this direction, Customer, the Owner(s) are retaining the post- loss rights under my/our policy.

...

2. Cancellation and Liquidated damages If this Agreement is canceled by

Customer prior to Company's start of the Scope of Work, except as provided for in Paragraph 1, above. Customer agrees to pay Company \$3,500 for pre-construction services rendered or 20% of estimated Scope of Work amount, whichever is greater. Furthermore, Customer(s) agree not to disparage NexGen with respect to any act(s) or omission(s) that may or may not take place, regardless as to whether person making such statement believes that such statement is true. In the event of any breach of this provision, NexGen shall be entitled to temporary and permanent injunctive relief without having to prove an inadequate remedy at law and Customer(s) agrees that NexGen will be entitled to \$10,000, plus interest to the maximum extent permitted by law, in addition to any other damages suffered by NexGen. Customer and Company acknowledge that if Customer cancels this Agreement prior to Company's start of the Scope of Work and/or Customer disparages Company, Company's damages in those situations will be difficult to ascertain and that the foregoing sums represent a reasonable measure of Company's damages in such situations and that such sums represent Company's liquidated damages and are not a penalty. See *Exhibit H*.

73. Even though Villa Medici could cancel the contract if the insurer denied the claim, Villa Medici was under pressure at the time the NexGen contract was presented, because Villa Medici needed to obtain new insurance on the condominiums.

74. However, no insurer would accept the risk until the roofs were fully replaced.

75. Bush and Fredericks were fully informed of Villa Medici's obligation to promptly obtain new roofs and thus knew the cancellation provision would never apply to the arrangement.

76. Thus, Bush and Fredericks were fully aware that Villa Medici would be obligated to pay for the roof replacement and knew that NexGen's price was unreasonable and possibly fraudulently inflated, but Bush and Fredericks did not advise Villa Medici to use the more reasonable roofing companies. Instead they pushed them to complete the agreement with NexGen.

77. While Villa Medici may have been able to obtain financing for the repairs, at a reasonable interest rate and with reasonable payment terms, Bush and Fredericks did not recommend they do so.

78. Rather, Bush introduced NexGen to ClaimPay<sup>1</sup> and recommended NexGen procure financing for the Villa Medici work through ClaimPay. NexGen procured this financing so it could continue to operate and perform the services to Plaintiff's property as payment from Steadfast Insurance Company would not be provided in advance.

79. NexGen agreed to sell to IAG and IAG agreed to purchase from NexGen various invoices reflecting amounts payable to NexGen for services that NexGen performed for Plaintiff.

80. ClaimPay asserted that NexGen represented and warranted that Plaintiff's entitlement to insurance coverage from Steadfast for the property damage was not subject to "any defense or declination of coverage due to lack of insurance coverage, exhaustion of benefits, application of deductibles, violation of any releases or settlements, or any other similar defense which will preclude [IAG] from collecting" for the property damage.

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<sup>1</sup> ClaimPay is a financing entity owned by Insurance Advocacy Group ("IAG").



81. Pursuant to the ClaimPay agreement, ClaimPay purchased some of the Villa Medici invoices from NexGen, thereby providing NexGen with over \$2 million to perform the roof replacement at Villa Medici.

82. These monies were to be repaid to ClaimPay by way of payment issued pursuant to Steadfast Insurance Company's policy for damages to Plaintiff's property.

83. Unbeknownst to IAG, the property damage set forth in the invoices supplied by NexGen were for repair of damage that was sustained in September 2017, well prior to the Policy Period, and not in December 2020 incident as warranted by NexGen.

84. Steadfast Insurance Company ultimately denied coverage for the claimed damages. As a result, Plaintiff accepted approximately \$40,000.00 in full payment for the property damage despite representation by NexGen who valued the claim in excess of 2 million dollars.

85. NexGen's misrepresentation of the value of the claim which was relied upon by Plaintiff and ClaimPay, left Plaintiff exposed to the total amount of invoices of \$2,845,331.28 submitted by NexGen and financing procured with ClaimPay.

86. As a result of ClaimPay not being paid for the full amount, IAG sued Plaintiff and NexGen seeking recovery of the balance which remained due and owing.<sup>2</sup> See, *Insured Advocacy Group, LLC v. NexGen Rest. & Roofing, LLC and Villa Medici Condo. Assoc., Inc.*, case no: 3:25-cv-00184-HES-SJH (U.S. Mid. Dis. Ct. Fla.). Villa Medici has incurred substantial attorneys' fees and costs in defending the suit.

87. It was later established that the full cost to NexGen for all repairs, including

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<sup>2</sup> Pursuant to the Agreement, IAG purchased from NexGen all rights and interests to collect payment from Plaintiff.



materials and labor, for the work done at Villa Medici was only \$821,277.52.

88. Thus, as a result of Bush and Frederick's collusion and breach of the duty of loyalty, and solely for their own personal financial benefit, NexGen was fully compensated for the cost of the work with the \$1 million payment from ClaimPay, but Villa Medici was nonetheless obligated to pay NexGen more than \$3 million dollars.

89. Further, as evidenced by the timeline of events described herein, Jacobs, Bush and Frederick all acted independently or jointly to present a claim to the insurance company that was based on an invalid date of loss, contrary to evidence that was clearly available to them or which could have been learned through simple questions.

90. As a result of their failure to conduct an adequate and appropriate investigation, the claim was ultimately denied.

91. The fact that the damages pre-existed the December 24, 2020, date used by Jacobs and perpetuated by Bush and Fredericks, Villa Medici was forced to compromise the recovery from Steadfast Insurance Company.

92. Had Jacobs, Bush or Fredericks acted in compliance with the appropriate standard of care, they would have asked about prior claims, asked when damages were first noted, asked the referral source when they were first called out to the property, inquired about prior repairs and other similar issues so that they could have seen that the date of loss could not have been December 24, 2020.

93. Had Jacobs acted in compliance with the appropriate standard of care, Jacobs would have done more than brush off the question about the date of loss. The questions should have put Jacobs on notice to inquire further regarding the damage.

94. By failing to make even the most basic of inquiries whether at initial inspection or when making the claim and discussing the details with Villa Medici, Jacobs failed to meet the standard of care applicable to public adjusters and was negligent in the performance of his public adjuster duties.

95. Jacobs' incompetence was then joined by Bush and Fredericks' incompetence who also failed to conduct a proper inquiry into the claim details and thus perpetuated the invalid date of loss.

96. Worse yet, Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah and Merlin Law, acting in their own self-interest and to the detriment of their clients, negligently or deliberately advised their clients to enter into a roof replacement contract that they knew or should have known was unreasonable.

97. Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah and Merlin Law, acting in their own self-interest and to the detriment of their clients, negligently or deliberately advised their clients to enter into a roof replacement contract that they knew or should have known was inflated.

98. Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah and Merlin Law, acting in their own self-interest and to the detriment of their clients, negligently or deliberately advised their clients to enter into a roof replacement contract that they knew or should have known would obligate their client to pay for the roofs regardless of the outcome of the litigation.

99. Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah and Merlin Law had a duty, whether by common law or the Rules Regulating the Florida Bar to provide competent representation, to perform their

representation at a skill level that was adequate for the representation, to act in their client's best interests and to provide adequate communication regarding the details of the claim to enable Villa Medici to make informed decisions regarding the litigation.

100. Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah and Merlin Law breached these duties by negligently failing to provide adequate, informed and reasonably competent advice in regard to the validity or strength of the claim, the validity of NexGen's cost estimate, or the pitfalls in the NexGen customer agreement.

101. Alternatively, Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah and Merlin Law breached these duties by acting with reckless disregard for their client's best interests in that they provided inadequate advice which was in the attorneys' best interest but contrary to the client's best interest, recklessly disregarded their duty to communicate with their client, and to provide informed and reasonable advice in regard to the validity or strength of the claim, the validity of NexGen's cost estimate, or the pitfalls in the NexGen customer agreement.

#### **COUNT I – ACTION FOR NEGLIGENCE AGAINST JACOBS**

102. Plaintiff adopts and reincorporates the allegations in paragraphs 1 – 101 stated above as though fully set forth herein.

103. Florida's Public Adjuster Code of Ethics, 69B-220.201, F.A.C. contains the following ethical requirements for public adjusters:

**(3) Code of Ethics.** The work of adjusting insurance claims engages the public trust. An adjuster shall put the duty for fair and honest treatment of the claimant above the adjuster's own interests in every instance. The following are standards of conduct that

define ethical behavior, and shall constitute a code of ethics that shall be binding on all adjusters:

...

- (b) An adjuster shall treat all claimants equally.

...

2. An adjuster shall adjust all claims strictly in accordance with the insurance contract.

- (c) An adjuster shall not approach investigations, adjustments, and settlements in a manner prejudicial to the insured.

- (d) An adjuster shall make truthful and unbiased reports of the facts after making a complete investigation.

- (j) An adjuster shall not knowingly fail to advise a claimant of the claimant's claim options in accordance with the terms and conditions of the insurance contract.

- (k) An adjuster shall not undertake the adjustment of any claim concerning which the adjuster is not currently competent and knowledgeable as to the terms and conditions of the insurance coverage, or which otherwise exceeds the adjuster's current expertise.

104. In addition to a duty to comply with the rules of ethics, Jacobs owed a duty to Villa Medici to competently conduct an investigation of the damages in order to present an honest and valid claim for damages that were covered under the policy.

105. Jacobs had a duty to advise Villa Medici if the claim was not covered by the policy if the investigation revealed that the damages pre-existed the policy or resulted from non-covered perils or were attributable to a date of loss for which the claims were time-

barred.

106. Jacobs violated these rules of ethics and breached these duties by failing to conduct an adequate investigation into the facts of the loss and failing to make adequate inquiries of the client and/or referral source to ascertain a valid date of loss.

107. As a result, Jacobs' estimates and claims were presented with an invalid date of loss and were thus in violation of the insurance policy ultimately resulting in a denial of Villa Medici's claim.

108. Jacobs violated these rules and breached these duties because he failed to provide adequate advice to Villa Medici in regard to coverage for the claim, whether as a result of policy exclusions or passage of time.

109. Had Jacobs conducted an adequate inquiry, he would have found a valid date of loss or been able to advise the client that there was no valid insurance claim.

110. Jacobs breached his ethical obligations and duties to Villa Medici.

111. Jacobs failed to act in a manner that was consistent with the reasonable standard of care for any professional adjuster.

112. As a direct result of his negligent acts or omissions, Villa Medici was embroiled in an invalid insurance claim, party to a lawsuit for an invalid insurance claim, and ultimately lost the claim.

113. As a direct result of his negligent acts or omissions, Villa Medici incurred costs and legal expenses for a lawsuit that was ultimately compromised for virtually nothing.

114. But for Jacobs' failure to adhere to the standard of care for public adjusters, Villa Medici could have accepted reasonable roofing estimates in a timely manner and



been able to obtain a reasonably priced roof replacement.

115. But for Jacobs' failure to adhere to the standard of care for public adjusters, Villa Medici would not be a defendant in the claims brought by IAG and would not be obligated to provide a defense for itself or to pay the damages claimed herein.

116. As a result of Jacobs' failure to adhere to the standard of care for public adjusters and his breach of duties, Villa Medici has been damaged by way of increased costs of construction, unnecessary costs of litigation and experts, the cost of defense and the amount of any damages ultimately assessed against Villa Medici in favor of either NexGen or Insured Advocacy Group.

WHEREFORE, Villa Medici demands judgment against Jacobs for all damages allowed by law, costs, and interest.

#### **COUNT II – VICARIOUS LIABILITY AGAINST RIVER CITY**

117. Plaintiff adopts and reincorporates the allegations in paragraphs 1 – 101 and 102 - 116 stated above as though fully set forth herein.

118. At all times material hereto, Jacobs was acting as an agent or representative of River City.

119. At all times material hereto, River City held Jacobs out as an agent, employee, or other representative of River City.

120. River City clothed Jacobs with indicia of agency including shirts with the River City logo, River City contracts, River City letterhead and a River City email address.

121. As a result of these representations, Villa Medici reasonably believed it was contracting with and working with River City.

122. Villa Medici reasonably relied on these representations in that it created



the belief that Jacobs was associated with a quality, established adjusting firm, with quality standards and which would provide better services than an individual working for himself.

123. Because this was not a minor residential claim, the reputation and experience of the adjuster was critically important to Villa Medici.

124. Because the Villa Medici board owed a fiduciary duty to the membership of the association to hire reputable, qualified, and financially sound contractors, Villa Medici reasonably believed that a larger public adjusting firm would do better quality work and would meet the reasonable standard of care required for public adjusters.

125. Thus, the fact that Jacobs was an agent of River City was an important reason Villa Medici hired him.

126. As alleged above, Jacobs failed to meet the ethical standards and competency standards for public adjusters and failed to meet the reasonable standard of care required for public adjusters.

127. As alleged above, Jacobs breached his ethical and common law duties to Villa Medici by failing to adjust the claim in a competent manner.

128. River City is liable as an employer or principal for the acts, omissions and negligence of its agents and is thus liable for the damages caused by Jacobs.

129. But for Jacobs' failure to adhere to the standard of care for public adjusters, Villa Medici would not be a defendant in the claims brought by IAG and would not be obligated to provide a defense for itself or to pay the damages claimed herein.

130. As a result of Jacobs' failure to adhere to the standard of care for public adjusters and his breach of duties, Villa Medici has been damaged by way of increased costs of construction, unnecessary costs of litigation and experts, the cost of defense and

the amount of any damages ultimately assessed against Villa Medici in favor of either NexGen or IAG.

WHEREFORE, Villa Medici demands judgment against River City for all damages allowed by law, costs, and interest.

**COUNT III – PROFESSIONAL MALPRACTICE AGAINST  
BUSH, FREDERICK, BUSH LAW, HAIR SHUNNARAH, AND MERLIN LAW**

131. Plaintiff adopts and reincorporates the allegations in paragraphs 1 - 101 stated above as though fully set forth herein.

132. The policy under which this claim was presented was issued from December 30, 2019, through December 20, 2020, and the customer service agreement was executed in November 2022. Accordingly, the attached agreement was required to comply with the provisions of §627.7152, Fla. Stat. (2019).

133. The customer agreement fails to contain many of the provisions required by §627.7152, such as the statement of rights, a written, itemized, per-unit cost estimate of the services to be performed by the assignee, fails to contain the required 18-point upper case and boldfaced notice about giving up certain rights, and a provision requiring the assignee to indemnify and hold harmless the assignor from all liabilities, damages, losses, and costs. *See* §627.7152, Fla. Stat. (2019).

134. According to multiple rulings from the Florida appellate courts, an agreement that fails to comply with the provisions of §627.7152, Fla. Stat. (2019), even if it does not expressly call itself an "assignment," is still subject to the requirements of the statute. Here, the contract with NexGen clearly transfers, in whole or in part, to NexGen, the Association's post-loss insurance benefits. *See Assign*, *Black's Law Dictionary* (12th ed. 2024) (defined as "[t]o convey in full" or "to transfer"); *Transfer*, *Black's Law Dictionary*

(12th ed. 2024) (defined as "to pass or hand over from one to another, esp[ecially] to change over the possession or control of"); *Acquire*, *Black's Law Dictionary* (12th ed. 2024) (defined as to "obtain by any means"). See *Ellis v. Titan Restoration Constr., Inc.*, 2025 Fla. App. LEXIS 2024 (Fla. 4th DCA Mar. 12, 2025) (finding homeowner was not obligated to contractor, because the restoration contract was unenforceable when it failed to comply with §627.7152).

135. Because NexGen's agreement fails to comply with the statute, it is invalid and unenforceable.

136. Under Florida law, NexGen had no rights under the contract, which was invalid and unenforceable.

137. Bush and Fredericks failed to advise Villa Medici of either the statutory requirements for the NexGen agreement or that the agreement was invalid and unenforceable and instead urged them to enter into the agreement and to agree to pay NexGen the full, inflated, and unreasonable amount billed by NexGen.

138. As a result of NexGen's invalid and unenforceable agreement, Villa Medici was sued, and Villa Medici was obligated to retain counsel for a defense incurring fees and costs for same and remains exposed to damages in excess of \$2 million dollars.

139. Bush and Frederick had a duty to be informed in the law and to advise their clients regarding their rights under Florida statutes, including their rights as it concerns the customer agreement with NexGen.

140. Bush and Frederick breached that duty by being uninformed on the law and thereby negligently obligating their clients on an invalid contract.

141. Alternatively, Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah and Merlin Law breached that duty, as well as the duty of loyalty and competency, by failing to advise Plaintiff of the invalidity of the contract, in order to enhance their own personal financial situation.

142. Alternatively, Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah and Merlin Law knowingly induced their client to enter into an the NexGen Agreement, which they knew or should have known was invalid and in violation of Florida law, in order to enhance their own financial gain.

143. Alternatively, Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah, and Merlin Law, acted with reckless disregard for their client's best interests in inducing them to enter into the NexGen Agreement, which is invalid under Florida law.

144. By then inducing NexGen to sell their invoices to IAG, Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah, and Merlin Law made Plaintiff obligated to IAG.

145. IAG sued Plaintiff under the NexGen contract obtained pursuant to the fraudulent and inflated invoices created and submitted by NexGen. Plaintiff was required to retain counsel to defend the suit.

146. IAG was not subject to the statutory defenses that would have been available to Plaintiff in an action by NexGen.

147. IAG sought payment from Plaintiff based on fraudulent and inflated invoices. Plaintiff was required to retain counsel to defend the suit incurring attorneys' fees and costs, which are recoverable within this lawsuit.

148. But for Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah, and Merlin Law's failure to adhere to the standard of care for attorneys, Plaintiff would not be a defendant in the suit brought by IAG and would not be obligated to provide a defense for itself or to pay the damages.

149. As a result of Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah, and Merlin Law's failure to adhere to the standard of care for attorneys and their breach of duties, Plaintiff has been damaged by way of increased costs of construction, unnecessary costs of litigation and experts, the cost of defense, and the amount of any damages ultimately assessed against Plaintiff in favor of either NexGen or IAG.

WHEREFORE, Plaintiff demands judgment joint and severally against Bush, Frederick, Bush Law, Hair Shunnarah, and Merlin Law for all damages allowed by law, costs, and interest.

**COUNT IV – PROFESSIONAL MALPRACTICE AGAINST  
BUSH AND FREDERICKS INCOMPETENT REPRESENTATION**

150. Plaintiff adopts and reincorporates the allegations in paragraphs 1 – 101 stated above as though fully set forth herein.

151. Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah, and Merlin Law had a duty to provide competent representation that met the standard of care for similarly qualified attorneys in Florida.

152. Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah, and Merlin Law had a duty to comply with the Rules Regulating the Florida Bar, which imposes on an attorney a duty of loyalty and duty of competency.



153. Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah, and Merlin Law breached those duties by failing to conduct an adequate investigation of the facts prior to commencing litigation, failing to make sufficient inquiries to confirm Plaintiff had a valid insurance claim, and failing to provide competent and disinterested advice regarding the NexGen roofing contract and Plaintiff's obligations to IAG/ClaimPay.

154. Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah, and Merlin Law breached those duties by failing to advise Plaintiff of the unreasonableness of the NexGen roofing contract, in order to enhance their own financial situation.

155. Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah, and Merlin Law breached those duties by inducing Plaintiff to enter into the NexGen Agreement, which they knew or should have known was invalid and in violation of Florida law and was unreasonable and inflated in order to enhance their own financial gain.

156. Alternatively, Bush and Frederick, through their respective employment through Bush Law, Hair Shunnarah, and Merlin Law breached those duties by acting with reckless disregard for their client's best interests in inducing Plaintiff to enter into the NexGen Agreement, and encouraging NexGen to procure IAG/ClaimPay financing.

157. Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah, and Merlin Law knew Plaintiff was obligated to complete the roof replacement before the coverage litigation was resolved but nonetheless advised them to enter into an inflated and invalid agreement which was ultimately financed in a manner



that subjects Plaintiff to a duty to pay the full amount of the contract.

158. But for Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah, and Merlin Law's failure to adhere to the standard of care for attorneys, Plaintiff would not be a defendant in the claims brought by IAG and would not be obligated to provide a defense for itself or to pay the damages.

159. As a result of Bush and Frederick through their respective employment through Bush Law, Hair Shunnarah, and Merlin Law's failure to adhere to the standard of care for attorneys and their breach of duties, Plaintiff has been damaged by way of increased costs of construction, unnecessary costs of litigation and experts, the cost of defense, and the amount of any damages ultimately assessed against Plaintiff in favor of either NexGen or IAG.

WHEREFORE, Plaintiff demands judgment joint and severally against Bush and Frederick for all damages allowed by law, costs, and interest.

**COUNT V – NEGLIGENT MISREPRESENTATION AGAINST JACOBS, RIVER CITY, BUSH, FREDERICK, BUSH LAW, NEXGEN, HAIR SHUNNARAH, AND MERLIN LAW**

160. Plaintiff adopts and reincorporates the allegations in paragraphs 1 - 101 stated above as though fully set forth herein.

161. Defendants, Jacobs, River City, Bush, Frederick, Bush Law, NexGen, Hair Shunnarah, and Merlin Law, employed a concerted effort to misrepresent material facts and law to the Plaintiff.

162. Defendants clearly worked together to elicit the Plaintiff to act according to Defendants' scheme to defraud both Plaintiff and the insurance companies.

163. Defendants' misrepresentations were reasonably relied upon by Plaintiff resulting in Plaintiff agreeing to the performance of the aforementioned work and the

entering into the contractual relationship for the repairs/replacement to roofs and buildings. Further, Plaintiff relied on the misrepresentations regarding the submittal of the aforementioned insurance claims.

164. Had the true facts been known to Plaintiff, Plaintiff would not have agreed to the work performed, would not have agreed to the hiring of the contractors, the entering into the NexGen Agreement, and the entering into the IAG/ClaimPay financing/agreement.

165. Plaintiff was justified in its reliance on the material misrepresentation.

166. Defendants knew or should have known the material misrepresentations were false.

167. However, Defendants intended to induce the Plaintiff to rely on the material misrepresentations so as to obtain the monies paid.

168. As a result, Plaintiff has been damaged by way of increased costs of construction, unnecessary costs of litigation and experts, the cost of defense, and the amount of any damages ultimately assessed against Plaintiff in favor of either NexGen or IAG.

WHEREFORE, Plaintiff demands judgment joint and severally against Jacobs, River City, Bush, Frederick, Bush Law, NexGen, Hair Shunnarah, and Merlin Law for all damages allowed by law, costs, and interest.

**COUNT VI – FRAUDULENT MISREPRESENTATION JACOBS, RIVER CITY, BUSH, FREDERICK, BUSH LAW, NEXGEN, HAIR SHUNNARAH, AND MERLIN LAW**

169. Plaintiff adopts and reincorporates the allegations in paragraphs 1 - 101 stated above as though fully set forth herein.

170. Defendants, Jacobs, River City, Bush, Frederick, Bush Law, NexGen, Hair Shunnarah, and Merlin Law, employed a concerted effort to misrepresent material facts and law to the Plaintiff.

171. Defendants clearly worked together to elicit the Plaintiff to act according to Defendants' scheme to defraud both Plaintiff and insurance companies.

172. Defendants' misrepresentations were reasonably relied upon by Plaintiff resulting in Plaintiff agreeing to the performance of the aforementioned work and the entering into the contractual relationship for the repairs/replacement to roofs and buildings. Further, Plaintiff relied on the misrepresentations regarding the submittal of the aforementioned insurance claims.

173. Had the true facts been known to Plaintiff, Plaintiff would not have agreed to the work performed, would not have agreed to the hiring of the contractors, the entering into the NexGen Agreement, and the entering into the IAG/ClaimPay financing/agreement.

174. Defendants knew or should have known the material misrepresentations were false.

175. However, Defendants intended to induce the Plaintiff to rely on the material misrepresentations so as to obtain the monies paid.

176. As a result, Plaintiff has been damaged by way of increased costs of construction, unnecessary costs of litigation and experts, the cost of defense, and the amount of any damages ultimately assessed against Plaintiff in favor of either NexGen or IAG.

WHEREFORE, Plaintiff demands judgment joint and severally against Jacobs, River City, Bush, Frederick, Bush Law, NexGen, Hair Shunnarah, and Merlin Law for all damages allowed by law, costs, and interest.

**COUNT VII – FRAUD IN THE INDUCEMENT AGAINST JACOBS, RIVER CITY BUSH, FREDERICK, BUSH LAW, NEXGEN, HAIR SHUNNARAH, AND MERLIN LAW**

177. Plaintiff adopts and reincorporates the allegations in paragraphs 1 - 101 stated above as though fully set forth herein.

178. Defendants, Jacobs, River City, Bush, Frederick, Bush Law, NexGen, Hair Shunnarah, and Merlin Law, employed a concerted effort to misrepresent material facts and law to the Plaintiff.

179. Defendants clearly worked together to elicit the Plaintiff to act according to Defendants' scheme to defraud both Plaintiff and insurance companies.

180. Defendants' misrepresentations were reasonably relied upon by Plaintiff resulting in Plaintiff agreeing to the performance of the aforementioned work and the entering into the contractual relationship for the repairs/replacement to roofs and buildings. Further, Plaintiff relied on the misrepresentations regarding the submittal of the aforementioned insurance claims.

181. Had the true facts been known to Plaintiff, Plaintiff would not have agreed to the work performed, would not have agreed to the hiring of the contractors, the entering into the NexGen Agreement, and the entering into the IAG/ClaimPay financing/agreement.

182. Plaintiff was justified in its reliance on the material misrepresentation.

183. Defendants knew or should have known the material misrepresentations were false.

184. However, Defendants intended to induce the Plaintiff to rely on the material misrepresentations so as to obtain the monies paid.

185. As a result, Plaintiff has been damaged by way of increased costs of construction, unnecessary costs of litigation and experts, the cost of defense, and the amount of any damages ultimately assessed against Plaintiff in favor of either NexGen or IAG.

WHEREFORE, Plaintiff demands judgment joint and severally against Jacobs, River City, Bush, Frederick, Bush Law, NexGen, Hair Shunnarah, and Merlin Law for all damages allowed by law, costs, and interest.

**COUNT VIII – UNJUST ENRICHMENT AGAINST JACOBS, RIVER CITY, BUSH, FREDERICK, BUSH LAW, NEXGEN, HAIR SHUNNARAH, AND MERLIN LAW**

186. Plaintiff adopts and reincorporates the allegations in paragraphs 1 - 101 stated above as though fully set forth herein.

187. Plaintiff conferred a substantial benefit on NexGen. NexGen has been unjustly enriched due to receiving monies that Defendants were not entitled to receive.

188. Further, Jacobs, River City, Bush, Frederick, Bush Law, Hair Shunnarah, and Merlin Law, also benefited from their actions resulting in payment of monies so as to unjustly enrich each Defendant.

189. Defendants were not entitled to the monies conferred to each and benefited to the detriment to Plaintiff. The monies must be returned.

190. As a result, Defendants were unjustly enriched based on the expenses while depriving Plaintiff of the monies.

191. At the same time, Plaintiff has been damaged by way of increased costs of construction, unnecessary costs of litigation and experts, the cost of defense, and the



amount of any damages ultimately assessed against Plaintiff in favor of either NexGen or IAG.

WHEREFORE, Plaintiff demands judgment joint and severally against Jacobs, River City, Bush, Frederick, Bush Law, NexGen, Hair Shunnarah, and Merlin Law for all damages allowed by law, costs, and interest.

#### **COUNT VIII – CONVERSION AGAINST NEXGEN**

192. Plaintiff adopts and reincorporates the allegations in paragraphs 1 - 101 stated above as though fully set forth herein.

193. NexGen converted Plaintiff's monies and assets for NexGen's own use and benefit.

194. The act of converting/conversion was without authority, agreement, stipulation, or statutory entitlement due to Defendant's acceptance and/or failure to reimburse/return the above monies.

195. Defendant retained the monies. Regardless of the reason or basis the monies were provided, the monies were not due and owing.

196. Defendant erroneously collected, obtained, and/or retained monies not intended for Defendant, particularly after being informed the monies were not due. Defendant wrongfully failed to return the monies.

197. As a result, Defendant wrongfully obtained and converted monies as well as depriving Plaintiff of the monies.

198. At the same time, Plaintiff has been damaged by way of increased costs of construction, unnecessary costs of litigation and experts, the cost of defense, and the amount of any damages ultimately assessed against Plaintiff in favor of either NexGen.

WHEREFORE, Plaintiff demands judgment against NexGen for all damages allowed by law, costs, and interest.

**DEMAND FOR JURY TRIAL**

Plaintiff hereby demands a trial by jury on all issues so triable.

Dated this 17th day of October, 2025.

Kampf, Inman & Associates, P.A.  
400 North Ashley Drive, Suite 1700  
Tampa, FL 33602  
Telephone: (813) 241-0123  
Facsimile: (813) 241-0205  
Attorneys for Plaintiff

BY: /s/ David B. Kampf  
Amber L. Inman, Esquire  
Florida Bar No.: 103057  
David B. Kampf, Esq.  
Florida Bar No.: 958115  
aliservice@defendfloridainsurance.com  
dbknotice@defendfloridainsurance.com

# EXHIBIT “A”



**RoofCrafters Roofing LLC - Florida**

Corporate Mailing:  
1308 E US HWY 80  
Bloomington, GA 31302  
Phone: 877-676-6373

**Company Representative**

Dave Torres  
Phone: (904) 524-0713  
davetorres@roof-crafters.com

# Villa Medici Roof Refresh

12/10/2020

**Jim Holsenbeck**  
**Villa Medici condos**  
8539 Gate Parkway West  
Jacksonville, FL 32216  
(904) 296-2216

Job: Jim Holsenbeck

## Repair Section

### Scope of work:

- To obtain all permits, if required.
- To provide all set-up, safety equipment and manpower needed to complete the project in a safe and timely manner.
- Protect all decks, shrubs and landscaping with tarps as needed.
- Crews will maintain safety at all times during the construction process.
- Job-site cleanup shall be accomplished, leaving the area free of all materials and roofing debris.

### The following items shall be accomplished:

#### Building 9

- Remove shingles, eave drip and fascia at eave of 7 Towers at 56ft of fascia.
- Replace fascia on 7 towers and paint to match. (392ft)
- Replace eave drip. (392ft of White)
- Replace Starter shingles and eave shingles.
- Replace facet of shingles on tower that seems to have been struck by lightning, and replace damaged plywood. (3 Sheets OSB)
- Remove shingles along rakes and eave drip to expose fascia.
- Replace fascia on rakes on dormers around building 9. (10ft per dormer/20 Dormers (200ft))
- Paint replaced fascia to match.
- Replace eave drip with new eave drip (200ft of white).
- Replace shingles and starter strips along rakes to create a water tight seal.
- Replace up to 2 bundles of shingles to repair blistered/damaged shingles.
- Seal 2 sets of AC Lines allowing water to enter attic causing water damage.
- Clear all scuppers allowing water to freely flow.
- Seal any nail pops with roof caulking.

#### Building 1

- Remove shingles, eave drip and fascia at eave of right Dormer.
- Replace fascia on both rakes and paint to match. (30ft)
- Replace eave drip. (30ft of White)
- Replace Starter shingles and eave shingles.
- Replace up to one bundle of shingles to replace blistered/damaged shingles.
- Seal any nail pops with roof caulking.

#### Building 2

- Repair failing/falling soffit.

#### Building 3

- Remove shingles, eave drip and fascia at eave of right Dormer.
- Replace fascia on both rakes and paint to match. (10ft)
- Replace eave drip. (10ft of White)
- Replace Starter shingles and eave shingles.
- Replace up to one bundle of shingles to replace blistered/damaged shingles.
- Seal any nail pops with roof caulking.

#### Building 4



- Replace up to one bundle of shingles to replace blistered/damaged shingles.
- Seal any nail pops with roof caulking.

#### Building 5

- Remove shingles, eave drip and fascia at eave of right Dormer.
- Replace fascia on both rakes and paint to match. (5ft)
- Replace eave drip. (5ft of White)
- Replace Starter shingles and eave shingles.
- Replace up to one bundle of shingles to replace blistered/damaged shingles.
- Seal any nail pops with roof caulking.

#### Building 6

- Remove shingles, eave drip and fascia at eave of 1 Tower at 56ft of fascia.
- Replace fascia on 1 towers and paint to match. (56ft)
- Replace eave drip. (56ft of White)
- Replace Starter shingles and eave shingles.
- Remove shingles, eave drip and fascia at eave of affected Dormer.
- Replace fascia on right rake and paint to match. (5ft)
- Replace eave drip. (5ft of White)
- Replace Starter shingles and eave shingles.
- Replace up to one bundle of shingles to replace blistered/damaged shingles.
- Seal any nail pops with roof caulking.

#### Building 11

- Replace up to one bundle of shingles to replace blistered/damaged shingles.
- Seal any nail pops with roof caulking.

#### Building 12

- Remove shingles and eave drip of affected Dormer.
- Replace drip edge on left rake. (10ft of white)
- Replace Starter shingles and eave shingles.
- Replace up to one bundle of shingles to replace blistered/damaged shingles.
- Seal any nail pops with roof caulking.

#### Building 13

- Remove shingles, drip edge and fascia at rake of affected Dormers.
- Replace fascia on both rakes and paint to match. (20ft)
- Replace drip edge. (20ft of White)
- Replace starter shingles and eave shingles.
- Replace up to one bundle of shingles to replace blistered/damaged shingles.
- Seal any nail pops with roof caulking.

#### Building 14

- Remove shingles, eave drip and fascia at eave of 1 Tower at 56ft of fascia.
- Replace fascia on 1 towers and paint to match. (56ft)
- Replace eave drip. (56ft of White)
- Replace Starter shingles and eave shingles.

#### Building 15

- Remove shingles, eave drip and fascia at eave of 1 Tower at 56ft of fascia.
- Replace fascia on 1 towers and paint to match. (56ft)
- Replace eave drip. (56ft of White)
- Replace starter shingles and eave shingles.
- Remove shingles, drip edge and fascia at eave of affected Dormers.
- Replace fascia on affected areas and paint to match. (10ft)
- Replace drip edge. (10ft of White)
- Replace Starter shingles and eave shingles.
- Replace up to one bundle of shingles to replace blistered/damaged shingles.
- Seal any nail pops with roof caulking.

#### Building 16

- Remove shingles, eave drip and fascia at eave of 1 Tower at 56ft of fascia.
- Replace fascia on 1 towers and paint to match. (56ft)
- Replace eave drip. (56ft of White)
- Replace starter shingles and eave shingles.
- Remove shingles, drip edge and fascia at eave of affected Dormers.
- Replace fascia on affected areas and paint to match. (10ft)
- Replace drip edge. (10ft of White)
- Replace Starter shingles and eave shingles.
- Replace up to one bundle of shingles to replace blistered/damaged shingles.
- Seal any nail pops with roof caulking.



Building 17

- Remove shingles, eave drip and fascia at eave of 1 Tower at 56ft of fascia.
- Replace fascia on 1 towers and paint to match. (56ft)
- Replace eave drip. (56ft of White)
- Replace starter shingles and eave shingles.
- Remove shingles, drip edge and fascia at eave of affected Dormers.
- Replace fascia on affected areas and paint to match. (25ft)
- Replace drip edge. (25ft of White)
- Replace Starter shingles and eave shingles.
- Replace up to one bundle of shingles to replace blistered/damaged shingles.
- Seal any nail pops with roof caulking.

Garages

- Clean all valleys and gutters of debris.
- Up to 6 bundles of shingles to replace blistered/damaged shingles.
- Seal any nail pops with roof caulking.
- Repair on corner eave where last garage in front of proposed Building 8 would be, where someone backed into garage.(1 Sheet OSB)

Mailbox Building

- Replace up to one bundle of shingles to replace blistered/damaged shingles.
- Seal any nail pops with roof caulking.

EXCLUDES:

- Interior repairs, unless listed above.
- Gutter repairs

\*Color match can not be guaranteed on any repairs due to existing roofing material aging and fading. We will do our absolute best to match the existing materials.

\*A one year warranty is include for the services outlined on this quote only, from the date the services are rendered.

**\$40,596.67**

**TOTAL**

**\$40,596.67**

\*\*\*Estimate price is good for 60 days unless otherwise stated\*\*\*

Please note that all remaining balances are **due upon completion**. An invoice will be provided to you upon completion.

\*\*\*ELECTRONIC PAYMENT NOTICE\*\*\*

Due to Covid 19 and bank restrictions, RoofCrafters Roofing LLC is no longer taking paper checks effective 11/30/2020. All forms of payment accepted will either be in wire, echeck or cc.

**Wire – a deduction for the amount of \$30 may be taken to cover wire fee when you pay this way. Wire instructions to be emailed per request. (912-920-4147 option 3)**

**Echeck – over the phone or via a Quickbooks' invoice. No fee charged. (912-920-4147 option 3)**

**Credit Card – over the phone or through an electronic invoice. 3% fee added. (912-920-4147 option 3)**

**Late payments** are subject to a 5% late fee, with a possible 15% late fee imposed for payments over 30 days. Should RoofCrafters hire an attorney for collection efforts, all attorney and related fees will be the responsibility of the property owner.

A paid-in-full receipt shall be provided once all balances are paid. Reroof warranty information shall be processed and sent to you by the appropriate material manufacturer.

If financed, payment authorization is required by the customer within 24 hours of project completion. Authorization request shall be provided by text or email to contact information on file. Please contact to your lender for exact details of your plan.

If you have any questions, please contact us to discuss.

Please leave us a review at [BBB](#), [HomeAdvisor](#), [Yelp](#), [Facebook](#), [Google](#) THANK YOU!!

***Thank you for choosing RoofCrafters for all your roofing needs!***

**By your signature below, you are authorizing RoofCrafters to perform the scope of work.**

\_\_\_\_\_  
Company Authorized Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Customer Signature


\_\_\_\_\_  
Date

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

# EXHIBIT “B”



	<b>River City Claims</b> 450 State Road 13 N., Suite 106 PMB403 St. Johns, FL 32259		Office: 904-274-4500 <a href="mailto:claims@rivercityclaims.com">claims@rivercityclaims.com</a>

<b>POLICYHOLDER(S)</b>	<b>ADJUSTER: Steven H. Jacobs</b>	<b>#: W469938</b>	<b>DATE OF CONTRACT: 05/24/2021</b>	
Insured Name: Villa Medici Condo Assoc Inc	Phone 904-333-5194	Email <a href="mailto:gunilla@oakstreetrealty.com">gunilla@oakstreetrealty.com</a>		
Insured Name:	Phone	Email		
Mailing Address 8539 Gate Parkway West, Jacksonville, FL 32216				
<b>Loss &amp; Insurance Company</b>				
Loss Address: 8539 Gate Parkway West	City Jacksonville	State FL	Zip 32216	
Insurance Company Empire Indemnity Ins Co	Policy Number ECL9490797-02	Claim Number 5630067284		
Claim Type:	<input type="radio"/> Emergency	<input checked="" type="radio"/> Non-Emergency	<input type="checkbox"/> Supplement	
Date of Loss: 12/24/2020	Description of Loss: Wind			

The above referenced Policyholder(s) (hereinafter "Policyholder") and River City Claims, LLC (hereinafter "RCC") hereby enter into this Contract for insurance claim adjusting services (hereinafter "Services"). In consideration for the fees and costs outlined below RCC will provide the following described Services relating to the above referenced insurance claim(s) for loss(es) sustained by the Policyholder (hereinafter "Claim"), pursuant to the following terms and conditions, which are incorporated herein for all purposes:

1.Services: RCC will act as the public insurance adjuster on behalf of the Policyholder, quantify and document the loss, and present the corresponding Claim to the above referenced insurance company(s).


2.Fees and Costs for Services: Policyholder hereby assigns and agrees to pay RCC twenty percent ( 20 ) % of the total amount recovered by the Policyholder from the above referenced insurance company(s) for said Claim, regardless of how the recovery is obtained by the Policyholder, which includes but is not limited to, negotiation, mediation, appraisal, arbitration, litigation or any other source or method. In addition to the percentage identified above, Policyholder agrees to pay for costs incurred by RCC in connection with the adjustment of the Claim, which may include engineers, forensic consultants, accountants, contractors, roofing experts, meteorologists, mold assessors, and other claim related professionals. These additional costs, in excess of the percentage identified above, shall not exceed \$2,500.00 without the express written approval of the Policyholder.

Accordingly, Policyholder hereby instructs and directs the above referenced insurance company to Include RCC as co-payees on any and all Claim payments made by the above referenced insurance company and hereby instructs it to direct all communications, correspondence, and payments be addressed and mailed to RCC at: 450 State Road 13 N. Suite 106 PMB 403, St. Johns, FL, 32259. Policyholder further instructs and directs said insurance company and/or any other mortgagee, mortgage servicing company, and/or lien holder to issue payment of RCC's fees and costs on a separate check or draft.

3. Terms, Conditions and Termination of Contract: Policyholder understands and agrees that RCC has made no guarantees or promises of the timeframe, results or outcome of the Claim and all representations that are made by RCC are simply opinions of RCC and other claim professionals based on information known at that time. The opinions of RCC regarding the Claim may change as facts and circumstances develop during the course of the investigation and analysis of the Claim.

This Contract is not for legal services and RCC cannot provide legal services. Any legal services must be provided by an attorney.

RCC shall have the right to withdraw from this agreement at any time for any reason and terminate this Contract without penalty. Should RCC be forced to withdraw as a result of any malfeasance on behalf of the Policyholder, the Fees and Costs owed to RCC by the Policyholder shall be limited to \$150 per hour for public adjusting services plus the outside costs as identified above.

Policyholders  / \_\_\_\_\_ ) acknowledge receipt of a copy of Page 1 of 2



Policyholder may cancel this Contract without penalty or obligation within three (3) business days after the date on which this Contract is executed, as shown above, or five (5) business days during any state of emergency, as declared by the Governor and for a period of one (1) year after the date of loss, submitted in writing and sent by certified mail, return receipt requested, or other form of mailing that provides proof of mailing thereof to RCC at the address specified above.

This Contract provides the complete and only agreement between Policyholder and RCC with respect to the above referenced Claim, and supersedes all prior written and oral offers, proposals, and agreements. No modification, waiver, amendment, discharge, or change of this Contract shall be valid unless the same is in writing. In the event a dispute between RCC and Policyholder arise, and suit is filed, the venue of such suit shall be in Duval County, Florida and the prevailing party in the litigation shall be entitled to recover all reasonable attorney fees and costs from the other, including appellate fees and costs, and interest.

**ANTI-FRAUD STATEMENT:** Policyholder understands and acknowledges that pursuant to §817.234, Florida Statutes, any person who, with the intent to injure, defraud, or deceive any insurer or insured, prepares, presents, or causes to be presented a proof of loss or estimate of cost or repair of damaged property in support of a claim under an insurance policy knowing that the proof of loss or estimate of claim or repairs contains any false, incomplete, or misleading information concerning any fact or thing material to the claim commits a felony of the third degree, punishable as provided in §775.082, §775.803, or §775.084, Florida Statutes. Policyholder shall confirm the accuracy and completeness of any and all information and documentation provided to RCC, including its representatives, and all experts engaged for the adjustment of the Claim, and any and all forms or other documents signed and/or provided to the insurance company for purposes of adjusting through the preparation and submission of a claim for loss, damage, and recovery under any insurance company for purposes of adjusting through the preparation and submission of a claim for loss, damage, and recovery under any insurance policy.


Policyholder hereby acknowledges receipt of a copy of this Contract and that the Public Insurance Adjuster who solicited this Contract has signed below.

By signing this contract, Policyholder and/or the authorized representative of the Policyholder, hereby acknowledges that he/she has read, understands and agrees to the terms and conditions of this contract and each individual executing this contract on behalf of the insured(s) identified in the above referenced insurance policy(s) represent and warrant that he/she is duly authorized to execute and deliver this contract and agrees to be bound by this Contract.

	In capacity as President and Board of Director member only	
BY: <u>Villa Medici Condo Assoc Inc</u>		05/24/2021
Print Name of Policy Holder	Signature of Policy Holder	Date

BY: _____	_____	_____
Print Name of Policy Holder	Signature of Policy Holder	Date

BY: 	05/24/2021
Steven H. Jacobs – Public Adjuster	Date
<b>DFS# W469938</b>	
River City Claims	

  
 Policyholders (\_\_\_\_\_/\_\_\_\_\_) acknowledge receipt of a copy of Page 2 of 2



# EXHIBIT “C”



RE: Insured: Villa Medici Condo Association, Inc  
Loss Address: 8539 Gate Parkway West, Jacksonville, FL  
32216 Claim Number: 5630067284  
Policy Number: ECL9490797-02  
Date of Loss: 12/24/2020

May 27, 2021

Dear Empire Indemnity Insurance Company,

Please be advised that River City Claims has been retained to represent the above-captioned individual in a claim for damage, under the above referenced policy, to all insured property, including additional living expenses for damage to property 8539 Gate Parkway West, Jacksonville, FL 32216. Said damages were sustained on 12/24/2020 due to Wind.

Our representation includes but is not limited to damage to buildings, law and ordinance, additional living expenses and any other available coverage for this loss. **This letter and attached contract is our formal request to reopen this claim if claim has been closed.**

**INSPECTION REQUEST:**

Please contact us immediately to coordinate a mutually agreeable time to inspect the damages to the property to determine the scope of damages.

**DOCUMENT REQUEST:**

Please consider this our formal request for the following items. This request includes those documents you have available now and those that will become available throughout the claim process, as follows:

- Certified copy of the insurance policy including all forms and endorsements as well as the declaration page. This request is imperative so that we may promptly adjust the loss. The insured reserves all and any rights it may have under the policy to fulfill post loss obligations due to any failure by you to promptly submit a complete certified copy of the policy in a timely manner. Please notify our firm if there are any post loss obligations of the insured that need to be completed or provided to you.
- Copies of any and all estimates for damages already prepared by the insurer and/or its agents.
- Name, mailing address, email address, fax and phone number of the claim's examiner, field adjuster and any other insurer rep that has been assigned to this claim.
- An updated claim payment history each time any payment is made on this claim.
- A transcribed copy, as well as an actual copy of any and all recorded statements taken of the insured or anyone in connection with this loss.
- A copy of any and all correspondence to and from the insured regarding this loss.

Please be advised that we intend to make an initial claim for damages to the insured's property, based on the actual cash value. This letter is also to advise that we intend to make an additional claim under the replacement cost provisions of the policy.

We have attached a copy of our contract so that you can confirm that we are licensed to adjust this claim on behalf of your insured. Please contact me upon receipt of this letter so that we may discuss this claim.

**ANY AND ALL CHECKS IN SETTLEMENT OF THIS CLAIM SHOULD BE MADE PAYABLE TO BOTH THE CLAIMANT AND THIS OFFICE.**

If there is anything you need in order to expedite the resolution of this claim, please advise and we will make every effort to assist. We thank you and look forward to working with you to resolve this claim.

Sincerely,

**Steven H. Jacobs**

908-455-0139

steve@rivercityclaims.com

DFS# W469938

450-106 State Road 13 N #403, Jacksonville, Florida 32259 • 904-274-4500 • [claims@rivercityclaims.com](mailto:claims@rivercityclaims.com) • [www.rivercityclaims.com](http://www.rivercityclaims.com)

# EXHIBIT “D”



POLICY NUMBER

ECL9490797-03

POLICY AMT. AT TIME OF LOSS

\$38,739,252.00(buildings and contents)

DATE ISSUED

12/30/2019

DATE EXPIRES

12/30/2020

## Sworn Statement

IN

## PROOF OF LOSS

COMPANY CLAIM NUMBER

5630067284

AGENT

Hull & Company LLC dba Sigma Underwriters Managers

AGENCY AT

4000 Hollywood Blvd, 350 North Tower  
Hollywood, FL 33021To: Steadfast Insurance Companyof 1299 Zurich Way, Schaumburg, IL 60196-1056

At time of loss, by the above indicated policy of insurance you insured-

Villa Medici Condominium Association, Inc.8539 Gate Parkway W, Jacksonville, FL 32216against loss by wind storm to the property described according to the terms and conditions of said policy and of all forms, endorsements, transfers and assignments attached thereto.TIME AND  
ORIGINA wind loss occurred about the hour of - o'clock AM/PM., on the 24 day of December, 2020The cause and origin of the said loss were: damaging winds from storm

OCCUPANCY

The building described, or containing the property described, was occupied at the time of the loss as follows, and for no other purpose whatever: HOA condominium residenceTITLE AND  
CHANGESAt the time of the loss, the interest of your insured in the property described therein was association ownership INTERESTNo other person or persons had any interest therein or encumbrance thereon, except: none

Since the said policy was issued, there has been no assignment thereof, or change of interest, use, occupancy, possession, location or exposure of the property described, except

n/a

TOTAL

THE TOTAL AMOUNT OF INSURANCE upon the property described by this policy was, at the time of the loss, \$38,739,252.00(buildings&contents), as more particularly specified in the apportionment attached, besides which there was no policy or other contract of insurance, written or oral, valid or invalid.

VALUE

THE ACTUAL CASH VALUE of said property at the time of the loss was ..... \$ 26,515,700.00

LOSS

THE WHOLE LOSS AND DAMAGE was ..... \$ 2,651,578.62

AMT. CLAIMED

THE AMOUNT CLAIMED under the above numbered policy number is..... \$ 2,486,578.62 (after deductible)\*\*STATEMENTS  
OF INSURED

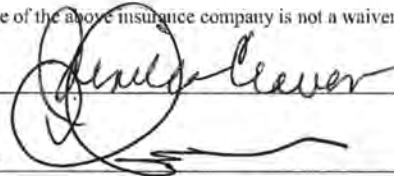
The said loss did not originate by any act, design or procurement on the part of your insured, or this affiant; nothing has done by or with the privity or consent of your insured or this affiant, to violate the conditions of the policy, or render it void; no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss; no property saved has in any manner been concealed, and no attempt to deceive the said company, as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

**\*\*The insured(s) reserves all rights he/she/they may have under the insurance policy, including, but not limited to, supplementing the claim and/or filing additional Proof of Losses, should such cause arise. This Proof of Loss does not address hidden damages and does not include any unknown damages or complications or additional costs that may be associated with any repair/replacement of the damages to the insured property.**

The furnishing of this blank or the preparation of proofs by a representative of the above insurance company is not a waiver of any of its rights.

State Of Florida

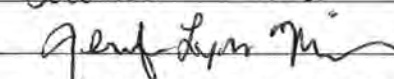
Insured:

County Of Duval

Insured:

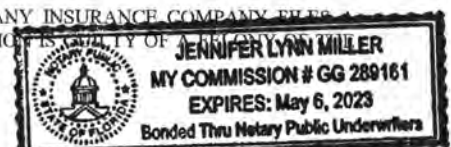
Subscribed and sworn to before me this 27day of December 2021Personally Known to Me ☒

Notary:



I.D. \_\_\_\_\_

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURANCE COMPANY FILES A STATEMENT OF CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.







## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assoc, Inc - Wind Estimate  
Summary

Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs

Cellular: (908) 455-0139

Company: River City Claims, LLC

Business: (904) 274-4500

Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Estimator: Steven Jacobs

Cellular: (908) 455-0139

Company: River City Claims, LLC

Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM

Date Received:

Date Inspected:

Date Entered: 12/10/2021 12:00 AM

Price List: FLJA8X\_DEC21

Restoration/Service/Remodel

Estimate: RCC\_VILLAMEDICI\_WIND

**River City Claims, LLC**

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

**RCC\_VILLAMEDICI\_WIND****General**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
1. Commercial Supervision / Project Management - per hour	640.00 HR	0.00	65.67	0.00	42,028.80
Full time on-site supervisor throughout the term of the 16-week project.					
2. Temporary toilet (per month)	16.00 MO	0.00	112.69	0.00	1,803.04
4 temporary toilets for 4 months					
Totals: General				0.00	43,831.84

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
-----ROOF REPLACEMENT-----					
3. Mail Bldg	1.00 EA	0.00	9,791.12	0.00	9,791.12
4. Bldg 1	1.00 EA	0.00	67,857.01	0.00	67,857.01
5. Bldg 2	1.00 EA	0.00	31,021.62	0.00	31,021.62
6. Bldg 3	1.00 EA	0.00	31,021.62	0.00	31,021.62
7. Bldg 4	1.00 EA	0.00	128,942.47	0.00	128,942.47
8. Bldg 5	1.00 EA	0.00	31,021.62	0.00	31,021.62
9. Bldg 6	1.00 EA	0.00	128,942.47	0.00	128,942.47
10. Bldg 9	1.00 EA	0.00	465,491.55	0.00	465,491.55
11. Bldg 11	1.00 EA	0.00	30,781.12	0.00	30,781.12
12. Bldg 12	1.00 EA	0.00	31,356.16	0.00	31,356.16
13. Bldg 13	1.00 EA	0.00	30,781.12	0.00	30,781.12
14. Bldg 14	1.00 EA	0.00	129,542.47	0.00	129,542.47
15. Bldg 15	1.00 EA	0.00	96,427.64	0.00	96,427.64
16. Bldg 16	1.00 EA	0.00	96,495.25	0.00	96,495.25
17. Bldg 17	1.00 EA	0.00	136,459.45	0.00	136,459.45
18. Garage 1	1.00 EA	0.00	20,026.41	0.00	20,026.41
19. Garage 2	1.00 EA	0.00	19,964.49	0.00	19,964.49
20. Garage 3	1.00 EA	0.00	26,063.61	0.00	26,063.61
21. Garage 4	1.00 EA	0.00	26,063.61	0.00	26,063.61
22. Garage 5	1.00 EA	0.00	26,063.61	0.00	26,063.61
23. Garage 6	1.00 EA	0.00	26,063.61	0.00	26,063.61

**River City Claims, LLC**

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

**CONTINUED - Roof**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
24. Garage 7	1.00 EA	0.00	21,277.01	0.00	21,277.01
25. Garage 8	1.00 EA	0.00	27,381.43	0.00	27,381.43
26. Garage 9	1.00 EA	0.00	21,067.03	0.00	21,067.03
27. Garage 10	1.00 EA	0.00	26,038.78	0.00	26,038.78
28. Garage 11	1.00 EA	0.00	26,038.78	0.00	26,038.78
Totals: Roof				0.00	1,711,981.06

**Exterior**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
29. Mail Bldg	1.00 EA	0.00	1,001.25	0.00	1,001.25
30. Bldg 1	1.00 EA	0.00	36,452.02	0.00	36,452.02
31. Bldg 2	1.00 EA	0.00	19,664.97	0.00	19,664.97
32. Bldg 3	1.00 EA	0.00	19,664.97	0.00	19,664.97
33. Bldg 4	1.00 EA	0.00	91,602.96	0.00	91,602.96
34. Bldg 5	1.00 EA	0.00	19,896.67	0.00	19,896.67
35. Bldg 6	1.00 EA	0.00	91,602.96	0.00	91,602.96
36. Bldg 9	1.00 EA	0.00	250,617.41	0.00	250,617.41
37. Bldg 11	1.00 EA	0.00	19,664.97	0.00	19,664.97
38. Bldg 12	1.00 EA	0.00	21,218.20	0.00	21,218.20
39. Bldg 13	1.00 EA	0.00	19,664.97	0.00	19,664.97
40. Bldg 14	1.00 EA	0.00	91,602.96	0.00	91,602.96
41. Bldg 15	1.00 EA	0.00	62,370.59	0.00	62,370.59
42. Bldg 16	1.00 EA	0.00	61,184.34	0.00	61,184.34
43. Bldg 17	1.00 EA	0.00	57,188.76	0.00	57,188.76
44. Garage 1	1.00 EA	0.00	1,941.77	0.00	1,941.77
45. Garage 2	1.00 EA	0.00	1,941.77	0.00	1,941.77
46. Garage 3	1.00 EA	0.00	0.00	0.00	0.00
47. Garage 4	1.00 EA	0.00	0.00	0.00	0.00
48. Garage 5	1.00 EA	0.00	0.00	0.00	0.00
49. Garage 6	1.00 EA	0.00	0.00	0.00	0.00
50. Garage 7	1.00 EA	0.00	0.00	0.00	0.00
51. Garage 8	1.00 EA	0.00	0.00	0.00	0.00

**River City Claims, LLC**

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

**CONTINUED - Exterior**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
52. Garage 9	1.00 EA	0.00	0.00	0.00	0.00
53. Garage 10	1.00 EA	0.00	2,230.93	0.00	2,230.93
54. Garage 11	1.00 EA	0.00	0.00	0.00	0.00
Totals: Exterior				0.00	869,512.47
<b>Line Item Totals: RCC_VILLAMEDICI_WIND</b>				<b>0.00</b>	<b>2,625,325.37</b>

<b>Additional Charges</b>	<b>Charge</b>
Permits & Fees	26,253.25
<b>Additional Charges Total</b>	<b>\$26,253.25</b>



**River City Claims, LLC**

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

**Summary for Building**

Line Item Total	2,625,325.37
Permits & Fees	26,253.25
<b>Replacement Cost Value</b>	<b>\$2,651,578.62</b>
<b>Net Claim</b>	<b>\$2,651,578.62</b>

Steven Jacobs



# EXHIBIT “E”

IN THE CIRCUIT COURT, FOURTH JUDICIAL CIRCUIT,  
 IN AND FOR DUVAL COUNTY FLORIDA

CASE NO.: \_\_\_\_\_  
 DIVISION: \_\_\_\_\_

VILLA MEDICI CONDOMINIUM ASSOCIATION, INC.,  
 Plaintiff,  
 vs.

STEADFAST INSURANCE COMPANY,  
 Defendant.

\_\_\_\_\_/

**COMPLAINT FOR BREACH OF CONTRACT AND DEMAND FOR JURY TRIAL**

COMES NOW Plaintiff, VILLA MEDICI CONDOMINIUM ASSOCIATION, INC., (“Plaintiff”), by and through its undersigned counsel, and hereby files its Complaint for Breach of Contract and Demand for Jury Trial against the Defendant, STEADFAST INSURANCE COMPANY, (“Defendant”), and allege as follows:

**JURISDICTION AND VENUE**

1. This Court has jurisdiction over this matter pursuant to Fla. Stat. § 26.012. The amount in controversy in this action exceeds the sum of Thirty-Thousand and 00/100 Dollars (\$30,000.00), exclusive of pre-judgment interest, court costs and attorney’s fees.
2. Venue is proper in this Court under Fla. Stat. § 47.051 because the cause of action accrued in Duval County.
3. Venue is also consistent with Fla. Stat. § 47.051, as the insured property is located in Duval County.

**THE PARTIES**

4. At all times material hereto the Plaintiff was a condominium association incorporated in the State of Florida.



5. At all times material to this cause of action, Defendant was and is a corporation in the business of insurance, and conducting business in Duval County, Florida, and throughout the State of Florida.

6. Defendant is an insurance carrier authorized by the State of Florida to engage in the business of surplus lines insurance with Plaintiff.

7. Defendant may be served with process upon the Chief Financial Officer of the State of Florida at its registered address 200 East Gaines Street, Tallahassee, Florida 32399.

8. Defendant named in this Complaint includes all of its predecessor entities and all of their past and present components, including without limitation: parents; subsidiaries; divisions; franchises; partners; joint ventures; organizational units of any kind; their predecessors, successors and assigns; past and present officers, directors, employees, agents, representatives and other persons acting on their behalf; and affiliate entities, by contractual agreement and/or by having substantially the same business purpose, operation, customers, management and/or ownership.

#### **THE CONTRACT/POLICY**

9. This is an action by Plaintiff against Defendant for recovery of proceeds and benefits owed under its insurance policy for damages and loss as a result of a windstorm.

10. Defendant issues surplus lines insurance policies.

11. Plaintiff purchased a surplus lines policy of insurance from Defendant.

12. In exchange for a premium paid by Plaintiff to Defendant, Defendant insured Plaintiff's property located in Duval County at 8539 Gate Parkway West, Jacksonville, Florida 32216 ("Property").

13. Said Property is a residential condominium complex consisting of improved land, 32 buildings, pool, amenities center, gardens, and nature preserve.



14. Defendant issued insurance policy number ECL9490797-03 (the "Policy").
15. The applicable policy period is December 30, 2019 to December 30, 2020, ("Policy Period").
16. Plaintiff's Policy was in full force and effect with premiums paid during the applicable Policy Period,
17. A formal copy of the Insured's policy is attached hereto as Plaintiff's Exhibit A.
18. Plaintiff alleges:
  - a. The Policy was an all risks policy containing, but not limited to, the following pertinent all-risks language:

#### CONDOMINIUM ASSOCIATION COVERAGE FORM

##### A. Coverage

We will pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations caused by or resulting from any Covered Cause of Loss.

##### 1. Covered Property

Covered Property, as used in this Coverage Part, means the type of property described in this section, A.1., and limited in A.2., Property Not Covered, if a Limit of Insurance is shown in the Declarations for that type of property.

a. Building, meaning the building or structure described in the Declarations, including:

- (1) Completed additions;
- (2) Fixtures, outside of individual units, including outdoor fixtures;
- (3) Permanently installed:
  - (a) Machinery; and
  - (b) Equipment;
- (4) Personal property owned by you that is used to maintain or service the building or structure or its premises, including:
  - (a) Fire-extinguishing equipment;
  - (b) Outdoor furniture;
  - (c) Floor coverings; and

(d) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering that are not contained within individual units;

(5) If not covered by other insurance:

(a) Additions under construction, alterations and repairs to the building or structure;

(b) Materials, equipment, supplies, and temporary structures, on or within 100 feet of the described premises, used for making additions, alterations or repairs to the building or structure; and

(6) Any of the following types of property contained within a unit, regardless of ownership, if your Condominium Association Agreement requires you to insure it:

(a) Fixtures, improvements and alterations that are a part of the building or structure; and

(b) Appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping. But Building does not include personal property owned by, used by or in the care, custody or control of a unit-owner except for personal property listed in Paragraph A.1.a.(6) above.

b. Your Business Personal Property located in or on the building described in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises, consisting of the following:

(1) Personal property owned by you or owned indivisibly by all unit-owners;

(2) Your interest in the labor, materials or services furnished or arranged by you on personal property of others;

(3) Leased personal property for which you have a contractual responsibility to insure, unless otherwise provided for under Personal Property Of Others. But Your Business Personal Property does not include personal property owned only by a unit-owner.

c. Personal Property Of Others that is:

(1) In your care, custody or control; and

(2) Located in or on the building described in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises.

However, our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.



- b. The Policy provides coverage for direct physical loss or damage to the Property;
- c. The Policy insures against property damage to the Property and the Policy likewise insures against loss from wind, and hail damage.

**FACTUAL ALLEGATIONS**

19. Plaintiff re-alleges and adopts Paragraphs 1 through 18 as if fully set forth herein and further state as follows:

20. On or about the date of loss, December 24, 2020, (“Date of Loss”), while the Policy was in full force and effect and during the applicable Policy Period, Plaintiff suffered wind related damages to the Property as a result of a windstorm.

21. The direct physical loss and damage sustained by the Property were a result of a windstorm, a covered peril under the Policy, not subject to any Policy Exclusions.

22. Plaintiff reported the loss as soon as it became known to them that a claim for damages had arose.

23. Plaintiff reported the loss within three (3) years of the date of loss.

24. In response to Plaintiff’s reporting of the claim, Defendant opened the claim and assigned claim number 5630067284 to Plaintiff’s windstorm loss.

25. Plaintiff cooperated with Defendant during the investigation of the claim.

26. Plaintiff showed the damaged property to Defendant at Defendant's request.

27. Defendant had the opportunity to fully investigate and evaluate the damages to the Property.

28. Plaintiff performed all conditions that were required to trigger Defendant's performance under the Policy.

29. Plaintiff wind damage sustained as a result of windstorm is a covered peril under the Policy and no exclusions or Policy conditions exist to bar coverage.

30. Defendant has conducted two engineering inspections on the Property.
31. Plaintiff requested a claim coverage determination on 11/16/2021 and 11/23/2021.
32. Plaintiff submitted their sworn statement in Proof of Loss on 12/28/2021. See Plaintiff's Exhibit B attached hereto.
33. Plaintiff again requested a claim coverage determination on 1/12/2022, and 1/18/2022.
34. To date a coverage determination has not been communicated to the Plaintiff.
35. Fla. Bldg. Code § 706.1.1 states that "Not more than 25 percent of the total roof area or roof section of any existing building or structure shall be repaired, replaced or recovered in any 12-month period unless the entire existing roofing system or roof section is replaced to conform to requirements of this code."
36. Greater than 25 percent of the total roof area is damaged and shall be repaired, therefore, a full roof replacement is required by code.
37. Plaintiff's roofing shingles are discontinued and unavailable for purchase.
38. Plaintiff have the right to matching shingles. See Fla. Stat. § 626.9744 (2).
39. The cost to return the property to its pre-loss condition is \$2,651,578. Plaintiff's estimate is attached hereto as Plaintiff's Exhibit C.
40. Defendant has made payment of \$0 and the policy deductible was \$165,000, therefore owes Plaintiff the difference of \$2,486,578.

### **BREACH OF CONTRACT**

Plaintiff re-alleges and adopts Paragraphs 1 through 40 as if fully set forth herein and sue the Defendant for breach of contract and further state as follows:

41. The Policy is a valid contract of insurance.
42. The Insureds are the named Insureds under the Policy.
43. The Policy was in full force and effect as to the Plaintiff and the Property at all



times material to this Complaint, including when the Property was damaged by the storm event on the date of loss.

44. Plaintiff have performed all conditions precedent to Defendant's obligation to perform under the Policy or the Defendant has waived any and all other conditions.

45. Defendant has failed or refused to pay to return the Property to its pre-loss condition.

46. Defendant's denial of coverage and refusal to pay the full amount of the Claim to bring the Property back to its pre-loss condition is contrary to the terms of the Policy and Florida law and constitutes a breach of contract.

47. Plaintiff have been damaged as a result of the Defendant's breach in the form of insurance proceeds that have not been paid, interest, costs, and attorneys' fees.

48. Plaintiff have been and remain fully prepared to comply with all obligations pursuant to the Policy.

49. As a result of Defendant's aforementioned breach of contract, it has become necessary that the Plaintiff retain the services of the undersigned attorneys pursuant to Fla. Stat. § 627.428 and § 57.104. See Cont'l Cas. Co. v. Ryan Inc. E., 974 So. 2d 368, 378 (Fla. 2008); Roberts v. Carter, 350 So. 2d 78, 79 (Fla. 1977). Plaintiff are obligated to pay a reasonable fee for the undersigned attorneys' services in bringing this action, plus necessary costs.

50. Plaintiff are entitled to recover attorneys' fees and costs from the Defendant under Fla. Stat. §§ 626.9373, 627.428, 92.231 and 57.104. See Forthuber v. First Liberty Ins. Corp., 229 So. 3d 896, 899 (Fla. Dist. Ct. App. 2017), Maloy v. Scottsdale Ins. Co., 376 F. Supp. 3d 1249, 1253 (M.D. Fla. 2019).

51. Plaintiff is entitled to interest, at the statutory interest rate, per Florida Statute §627.7013, from the date of entitlement until the full amount is paid.

#### **DEMAND FOR JURY TRIAL**

Plaintiff demand a trial by jury of all issues triable as a matter of right by a jury.

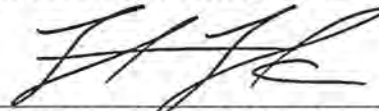
**PRAYER FOR RELIEF**

**WHEREFORE**, Plaintiff request that after due proceedings are had, all appropriate penalties be assessed against the Defendant and that Plaintiff receive any and all damages at law to which it is justly entitled, and thus prays for judgment against the Defendant, as follows:

- a. That the Court take jurisdiction over the parties and subject matter of this action;
- b. That the Court enter an Order for compensatory damages for breach of contract for all unpaid and/or underpaid bills in an amount to be determined at trial with interest on any overdue payment and costs;
- c. That the Court enter an Order awarding Plaintiff attorney's fees, prejudgment interest, and costs against Defendant pursuant to Fla. Stat. 627.428 and other relevant provisions of the law;
- d. Any and all other relief that the Court may deem just and proper, whether such relief sounds in law or equity.

Respectfully submitted this 29 April 2022.

**The Bush Law Group, P.A.**



**F. TODD FRÉDERICK (FL Bar #117029)**

**STEVEN M. BUSH (FL Bar #121483)**

4887 Belfort Road, Suite 200

Jacksonville, FL 32256

(p) 904-552-1006

*E-Mail for Electronic Service<sup>1</sup>:*

ServiceT@BushLaw.com

Todd@BushLaw.com

Sydney@BushLaw.com

*Attorneys for Plaintiffs*

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<sup>1</sup> Plaintiff's designation of email address pursuant to Rule 2.516, Florida Rules of Judicial Administration.





POLICY NUMBER

ECL9490797-03

POLICY AMT. AT TIME OF LOSS

\$38,739,252.00 (buildings and contents)

DATE ISSUED

12/30/2019

DATE EXPIRES

12/30/2020

## Sworn Statement

## IN PROOF OF LOSS

COMPANY CLAIM NUMBER

5630067284

AGENT

Hull & Company LLC dba Sigma Underwriters Managers  
AGENCY AT

4000 Hollywood Blvd, 350 North Tower  
Hollywood, FL 33021

To: Steadfast Insurance Company

of 1299 Zurich Way, Schaumburg, IL 60196-1056

At time of loss, by the above indicated policy of insurance you insured-

Villa Medici Condominium Association, Inc.

8539 Gate Parkway W, Jacksonville, FL 32216

against loss by wind storm to the property described according to the terms and conditions of said policy and of all forms, endorsements, transfers and assignments attached thereto.

TIME AND ORIGIN A wind loss occurred about the hour of - o'clock AM/PM., on the 24 day of December, 2020  
The cause and origin of the said loss were: damaging winds from storm

OCCUPANCY The building described, or containing the property described, was occupied at the time of the loss as follows, and for no other purpose whatever: HOA condominium residence

TITLE AND CHANGES At the time of the loss, the interest of your insured in the property described therein was association ownership INTEREST  
No other person or persons had any interest therein or encumbrance thereon, except: none  
Since the said policy was issued, there has been no assignment thereof, or change of interest, use, occupancy, possession, location or exposure of the property described, except  
n/a

TOTAL THE TOTAL AMOUNT OF INSURANCE upon the property described by this policy was, at the time of the loss, \$38,739,252.00 (buildings & contents), as more particularly specified in the apportionment attached, besides which there was no policy or other contract of insurance, written or oral, valid or invalid.

VALUE THE ACTUAL CASH VALUE of said property at the time of the loss was ..... \$ 26,515,700.00

LOSS THE WHOLE LOSS AND DAMAGE was ..... \$ 2,651,578.62

AMT. CLAIMED THE AMOUNT CLAIMED under the above numbered policy number is ..... \$ 2,486,578.62 (after deductible) \*\*

STATEMENTS OF INSURED The said loss did not originate by any act, design or procurement on the part of your insured, or this affiant; nothing has done by or with the privity or consent of your insured or this affiant, to violate the conditions of the policy, or render it void; no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss; no property saved has in any manner been concealed, and no attempt to deceive the said company, as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

**\*\*The insured(s) reserves all rights he/she/they may have under the insurance policy, including, but not limited to, supplementing the claim and/or filing additional Proof of Losses, should such cause arise. This Proof of Loss does not address hidden damages and does not include any unknown damages or complications or additional costs that may be associated with any repair/replacement of the damages to the insured property.**

The furnishing of this blank or the preparation of proofs by a representative of the above insurance company is not a waiver of any of its rights.

State Of Florida

Insured: [Signature]

County Of Duval

Insured: [Signature]

Subscribed and sworn to before me this 27

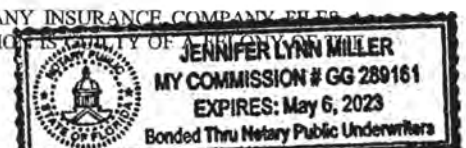
day of December 2021

Personally Known to Me ✓

Notary: [Signature]

I.D. \_\_\_\_\_

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURANCE COMPANY, FILES A STATEMENT OF CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION, IS LIABLE TO THE INSURANCE COMPANY FOR THE THIRD DEGREE.







## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

**PLAINTIFFS'  
EXHIBIT**

**C**

Insured: Villa Medici Condo Assoc, Inc - Wind Estimate  
Summary

Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/10/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_WIND



## River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

### RCC\_VILLAMEDICI\_WIND

#### General

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
1. Commercial Supervision / Project Management - per hour	640.00 HR	0.00	65.67	0.00	42,028.80
Full time on-site supervisor throughout the term of the 16-week project.					
2. Temporary toilet (per month)	16.00 MO	0.00	112.69	0.00	1,803.04
4 temporary toilets for 4 months					
Totals: General				0.00	43,831.84

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
-----ROOF REPLACEMENT-----					
3. Mail Bldg	1.00 EA	0.00	9,791.12	0.00	9,791.12
4. Bldg 1	1.00 EA	0.00	67,857.01	0.00	67,857.01
5. Bldg 2	1.00 EA	0.00	31,021.62	0.00	31,021.62
6. Bldg 3	1.00 EA	0.00	31,021.62	0.00	31,021.62
7. Bldg 4	1.00 EA	0.00	128,942.47	0.00	128,942.47
8. Bldg 5	1.00 EA	0.00	31,021.62	0.00	31,021.62
9. Bldg 6	1.00 EA	0.00	128,942.47	0.00	128,942.47
10. Bldg 9	1.00 EA	0.00	465,491.55	0.00	465,491.55
11. Bldg 11	1.00 EA	0.00	30,781.12	0.00	30,781.12
12. Bldg 12	1.00 EA	0.00	31,356.16	0.00	31,356.16
13. Bldg 13	1.00 EA	0.00	30,781.12	0.00	30,781.12
14. Bldg 14	1.00 EA	0.00	129,542.47	0.00	129,542.47
15. Bldg 15	1.00 EA	0.00	96,427.64	0.00	96,427.64
16. Bldg 16	1.00 EA	0.00	96,495.25	0.00	96,495.25
17. Bldg 17	1.00 EA	0.00	136,459.45	0.00	136,459.45
18. Garage 1	1.00 EA	0.00	20,026.41	0.00	20,026.41
19. Garage 2	1.00 EA	0.00	19,964.49	0.00	19,964.49
20. Garage 3	1.00 EA	0.00	26,063.61	0.00	26,063.61
21. Garage 4	1.00 EA	0.00	26,063.61	0.00	26,063.61
22. Garage 5	1.00 EA	0.00	26,063.61	0.00	26,063.61
23. Garage 6	1.00 EA	0.00	26,063.61	0.00	26,063.61



## River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

### CONTINUED - Roof

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
24. Garage 7	1.00 EA	0.00	21,277.01	0.00	21,277.01
25. Garage 8	1.00 EA	0.00	27,381.43	0.00	27,381.43
26. Garage 9	1.00 EA	0.00	21,067.03	0.00	21,067.03
27. Garage 10	1.00 EA	0.00	26,038.78	0.00	26,038.78
28. Garage 11	1.00 EA	0.00	26,038.78	0.00	26,038.78
Totals: Roof				0.00	1,711,981.06

### Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
29. Mail Bldg	1.00 EA	0.00	1,001.25	0.00	1,001.25
30. Bldg 1	1.00 EA	0.00	36,452.02	0.00	36,452.02
31. Bldg 2	1.00 EA	0.00	19,664.97	0.00	19,664.97
32. Bldg 3	1.00 EA	0.00	19,664.97	0.00	19,664.97
33. Bldg 4	1.00 EA	0.00	91,602.96	0.00	91,602.96
34. Bldg 5	1.00 EA	0.00	19,896.67	0.00	19,896.67
35. Bldg 6	1.00 EA	0.00	91,602.96	0.00	91,602.96
36. Bldg 9	1.00 EA	0.00	250,617.41	0.00	250,617.41
37. Bldg 11	1.00 EA	0.00	19,664.97	0.00	19,664.97
38. Bldg 12	1.00 EA	0.00	21,218.20	0.00	21,218.20
39. Bldg 13	1.00 EA	0.00	19,664.97	0.00	19,664.97
40. Bldg 14	1.00 EA	0.00	91,602.96	0.00	91,602.96
41. Bldg 15	1.00 EA	0.00	62,370.59	0.00	62,370.59
42. Bldg 16	1.00 EA	0.00	61,184.34	0.00	61,184.34
43. Bldg 17	1.00 EA	0.00	57,188.76	0.00	57,188.76
44. Garage 1	1.00 EA	0.00	1,941.77	0.00	1,941.77
45. Garage 2	1.00 EA	0.00	1,941.77	0.00	1,941.77
46. Garage 3	1.00 EA	0.00	0.00	0.00	0.00
47. Garage 4	1.00 EA	0.00	0.00	0.00	0.00
48. Garage 5	1.00 EA	0.00	0.00	0.00	0.00
49. Garage 6	1.00 EA	0.00	0.00	0.00	0.00
50. Garage 7	1.00 EA	0.00	0.00	0.00	0.00
51. Garage 8	1.00 EA	0.00	0.00	0.00	0.00



# River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

## CONTINUED - Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
52. Garage 9	1.00 EA	0.00	0.00	0.00	0.00
53. Garage 10	1.00 EA	0.00	2,230.93	0.00	2,230.93
54. Garage 11	1.00 EA	0.00	0.00	0.00	0.00
Totals: Exterior				0.00	869,512.47
Line Item Totals: RCC_VILLAMEDICI_WIND				0.00	2,625,325.37

Additional Charges	Charge
Permits & Fees	26,253.25
Additional Charges Total	\$26,253.25





**River City Claims, LLC**

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

**Summary for Building**

Line Item Total	2,625,325.37
Permits & Fees	26,253.25
<b>Replacement Cost Value</b>	<b>\$2,651,578.62</b>
<b>Net Claim</b>	<b>\$2,651,578.62</b>

\_\_\_\_\_  
Steven Jacobs





## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assoc, Inc - Bldg 01  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 11/10/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_B01



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### RCC\_VILLAMEDICI\_B01

#### Roof

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	81.93 SQ	57.95	0.00	0.00	949.56	5,697.40
RFG charge per Xactimate is \$177.59. Due to the volume of squares in the total project, we have adjusted the unit price to \$125.00 per square.						
2. Laminated - comp. shingle rfg. - w/out felt	94.33 SQ	0.00	265.51	785.58	5,166.24	30,997.38
3. Remove Additional charge for high roof (2 stories or greater)	81.17 SQ	5.41	0.00	0.00	87.82	526.95
4. Additional charge for high roof (2 stories or greater)	93.67 SQ	0.00	25.23	0.00	472.66	2,835.95
5. Remove Additional charge for steep roof - 7/12 to 9/12 slope	0.76 SQ	14.34	0.00	0.00	2.18	13.08
6. Additional charge for steep roof - 7/12 to 9/12 slope	1.00 SQ	0.00	57.12	0.00	11.42	68.54
7. Ridge cap - Standard profile - composition shingles	384.00 LF	0.00	6.20	70.27	490.22	2,941.29
8. Re-nailing of roof sheathing - complete re-nail	8,193.00 SF	0.00	0.31	6.14	509.18	3,055.15
9. Roofing felt - 30 lb.	163.86 SQ	0.00	47.26	182.13	1,585.22	9,511.37
10. R&R Drip edge	511.92 LF	0.34	3.26	46.46	377.90	2,267.27
11. Caulking - butyl rubber	511.92 LF	0.00	3.12	17.28	322.90	1,937.37
12. Asphalt starter - universal starter course	511.92 LF	0.00	2.27	18.81	236.18	1,417.05
13. R&R Continuous ridge vent - shingle-over style	2.00 LF	0.86	10.16	0.50	4.50	27.04
14. Roof vent - turtle type - Metal	20.00 EA	0.00	74.70	30.45	304.90	1,829.35
15. Flashing - pipe jack	12.00 EA	0.00	55.24	13.00	135.18	811.06
16. Apply mastic around vent flanges	20.00 EA	0.00	33.35	1.07	133.62	801.69
17. R&R Valley metal	243.08 LF	0.60	6.57	37.01	355.98	2,135.88
18. Step flashing	60.25 LF	0.00	11.87	6.96	144.44	866.57
19. R&R Flashing - L flashing - galvanized	17.83 LF	0.60	4.74	1.97	19.44	116.62
Totals: Roof				1,217.63	11,309.54	67,857.01

#### Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
STUCCO						



# River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

## CONTINUED - Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
20. R&R Gutter / downspout - aluminum - up to 5"	320.00 LF	0.52	6.90	96.96	494.28	2,965.64
To redash the Stucco						
21. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	78.08 LF	0.00	24.97	10.66	392.08	2,352.40
22. Soda blasting	1,777.00 SF	0.00	2.17	447.28	789.62	5,092.99
23. Stucco color coat (Redash) - sand texture	1,777.00 SF	0.00	3.51	46.65	1,256.80	7,540.72
to redash the walls affected by stucco repairs						
24. Clean with pressure/chemical spray	8,442.00 SF	0.00	0.33	257.62	558.44	3,601.92
25. Seal & paint stucco	8,442.00 SF	0.00	1.28	183.61	2,197.88	13,187.25
Total stucco area per hover report 11880-3487+UN-18, UN-19, UN-20, UN-27*2						
26. Scaffold - per section (per week)	6.00 WK	0.00	51.21	0.00	61.46	368.72
27. Labor to set up and take down scaffold - per section	6.00 EA	0.00	35.28	0.00	42.34	254.02
28. Scaffolding Setup & Take down - per hour	24.00 HR	0.00	37.79	0.00	181.40	1,088.36
To reposition scaffolding as needed to complete repairs						
Totals: Exterior				1,042.78	5,974.30	36,452.02
Line Item Totals: RCC_VILLAMEDICI_B01				2,260.41	17,283.84	104,309.03



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	84,764.78
Material Sales Tax	1,555.51
Cleaning Mat Tax	98.29
Subtotal	86,418.58
Overhead	8,641.92
Profit	8,641.92
Total Cleaning Tax	606.61
<b>Replacement Cost Value</b>	<b>\$104,309.03</b>
<b>Net Claim</b>	<b>\$104,309.03</b>

Steven Jacobs





## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assoc, Inc - Bldg 02  
Property: 8539 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/10/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_B02





# River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

## RCC\_VILLAMEDICI\_B02

### Roof

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	30.52 SQ		57.95	0.00	0.00	353.72	2,122.35
2. Laminated - comp. shingle rfg. - w/out felt	35.33 SQ		0.00	265.51	294.23	1,934.94	11,609.64
3. Remove Additional charge for high roof (2 stories or greater)	27.39 SQ		5.41	0.00	0.00	29.64	177.82
4. Additional charge for high roof (2 stories or greater)	31.67 SQ		0.00	25.23	0.00	159.80	958.83
5. Ridge cap - Standard profile - composition shingles	212.33 LF		0.00	6.20	38.86	271.08	1,626.39
6. R&R Gable cornice strip - laminated - 2 stories or greater	49.58 LF		2.57	15.11	13.94	178.10	1,068.61
7. Re-nailing of roof sheathing - complete re-nail	3,052.00 SF		0.00	0.31	2.29	189.68	1,138.09
8. Roofing felt - 30 lb.	61.04 SQ		0.00	47.26	67.85	590.54	3,543.14
9. R&R Drip edge	428.33 LF		0.34	3.26	38.87	316.18	1,897.04
10. Caulking - butyl rubber	428.33 LF		0.00	3.12	14.46	270.18	1,621.03
11. Asphalt starter - universal starter course	428.33 LF		0.00	2.27	15.74	197.60	1,185.65
12. R&R Continuous ridge vent - shingle-over style	48.00 LF		0.86	10.16	12.10	108.22	649.28
13. Flashing - pipe jack - lead	6.00 EA		0.00	87.11	20.84	108.70	652.20
14. Apply mastic around vent flanges	6.00 EA		0.00	33.35	0.32	40.08	240.50
15. R&R Valley metal	157.50 LF		0.60	6.57	23.98	230.66	1,383.92
16. Step flashing	62.67 LF		0.00	11.87	7.24	150.22	901.35
17. R&R Flashing - L flashing - galvanized	37.58 LF		0.60	4.74	4.14	40.96	245.78
Totals: Roof					554.86	5,170.30	31,021.62

### Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
STUCCO							
18. Detach & Reset Gutter / downspout - aluminum - up to 5" to redash the stucco	132.00 LF	3.35	0.00	0.00	0.00	88.44	530.64



## River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
19. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	100.25 LF		0.00	24.97	13.68	503.38	3,020.30
20. Soda blasting	1,235.00 SF		0.00	2.17	310.86	548.78	3,539.59
21. Stucco color coat (Redash) - sand texture	1,235.00 SF		0.00	3.51	32.42	873.46	5,240.73
to redash the walls and/or chimney chase affected by stucco repairs							
22. Clean with pressure/chemical spray	3,114.00 SF		0.00	0.33	95.04	205.98	1,328.64
23. Seal & paint stucco	3,114.00 SF		0.00	1.28	67.73	810.72	4,864.37
Total stucco area per hover report 11880-3487+UN-18, UN-19, UN-20, UN-27*2							
24. Scaffold - per section (per week)	4.00 WK		0.00	51.21	0.00	40.96	245.80
25. Labor to set up and take down scaffold - per section	4.00 EA		0.00	35.28	0.00	28.22	169.34
26. Scaffolding Setup & Take down - per hour	16.00 HR		0.00	37.79	0.00	120.92	725.56
To reposition scaffolding as needed to complete repairs							
Totals: Exterior					519.73	3,220.86	19,664.97
Line Item Totals: RCC_VILLAMEDICI_B02					1,074.59	8,391.16	50,686.59



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	41,220.84
Material Sales Tax	668.69
Cleaning Mat Tax	66.25
Subtotal	41,955.78
Overhead	4,195.58
Profit	4,195.58
Total Cleaning Tax	339.65
<b>Replacement Cost Value</b>	<b>\$50,686.59</b>
<b>Net Claim</b>	<b>\$50,686.59</b>

Steven Jacobs



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assoc, Inc - Bldg 03  
Property: 8539 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/10/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_B03





## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### RCC\_VILLAMEDICI\_B03

#### Roof

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	30.52 SQ		57.95	0.00	0.00	353.72	2,122.35
2. Laminated - comp. shingle rfg. - w/out felt	35.33 SQ		0.00	265.51	294.23	1,934.94	11,609.64
3. Remove Additional charge for high roof (2 stories or greater)	27.39 SQ		5.41	0.00	0.00	29.64	177.82
4. Additional charge for high roof (2 stories or greater)	31.67 SQ		0.00	25.23	0.00	159.80	958.83
5. Ridge cap - Standard profile - composition shingles	212.33 LF		0.00	6.20	38.86	271.08	1,626.39
6. R&R Gable cornice strip - laminated - 2 stories or greater	49.58 LF		2.57	15.11	13.94	178.10	1,068.61
7. Re-nailing of roof sheathing - complete re-nail	3,052.00 SF		0.00	0.31	2.29	189.68	1,138.09
8. Roofing felt - 30 lb.	61.04 SQ		0.00	47.26	67.85	590.54	3,543.14
9. R&R Drip edge	428.33 LF		0.34	3.26	38.87	316.18	1,897.04
10. Caulking - butyl rubber	428.33 LF		0.00	3.12	14.46	270.18	1,621.03
11. Asphalt starter - universal starter course	428.33 LF		0.00	2.27	15.74	197.60	1,185.65
12. R&R Continuous ridge vent - shingle-over style	48.00 LF		0.86	10.16	12.10	108.22	649.28
13. Flashing - pipe jack - lead	6.00 EA		0.00	87.11	20.84	108.70	652.20
14. Apply mastic around vent flanges	6.00 EA		0.00	33.35	0.32	40.08	240.50
15. R&R Valley metal	157.50 LF		0.60	6.57	23.98	230.66	1,383.92
16. Step flashing	62.67 LF		0.00	11.87	7.24	150.22	901.35
17. R&R Flashing - L flashing - galvanized	37.58 LF		0.60	4.74	4.14	40.96	245.78
Totals: Roof					554.86	5,170.30	31,021.62

#### Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
-----STUCCO-----							
18. Detach & Reset Gutter / downspout - aluminum - up to 5"	132.00 LF	3.35	0.00	0.00	0.00	88.44	530.64
detach and reset downspouts to redash the stucco							



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
19. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	100.25 LF		0.00	24.97	13.68	503.38	3,020.30
20. Soda blasting	1,235.00 SF		0.00	2.17	310.86	548.78	3,539.59
21. Stucco color coat (Redash) - sand texture	1,235.00 SF		0.00	3.51	32.42	873.46	5,240.73
to redash the walls and/or chimney chase affected by stucco repairs							
22. Clean with pressure/chemical spray	3,114.00 SF		0.00	0.33	95.04	205.98	1,328.64
23. Seal & paint stucco	3,114.00 SF		0.00	1.28	67.73	810.72	4,864.37
Total stucco area per hover report 11880-3487+UN-18, UN-19, UN-20, UN-27*2							
24. Scaffold - per section (per week)	4.00 WK		0.00	51.21	0.00	40.96	245.80
25. Labor to set up and take down scaffold - per section	4.00 EA		0.00	35.28	0.00	28.22	169.34
26. Scaffolding Setup & Take down - per hour	16.00 HR		0.00	37.79	0.00	120.92	725.56
To reposition scaffolding as needed to complete repairs							
Totals: Exterior					519.73	3,220.86	19,664.97
Line Item Totals: RCC_VILLAMEDICI_B03					1,074.59	8,391.16	50,686.59



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	41,220.84
Material Sales Tax	668.69
Cleaning Mat Tax	66.25
Subtotal	41,955.78
Overhead	4,195.58
Profit	4,195.58
Total Cleaning Tax	339.65
<b>Replacement Cost Value</b>	<b>\$50,686.59</b>
<b>Net Claim</b>	<b>\$50,686.59</b>

Steven Jacobs



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assoc, Inc - Bldg 04  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected: 5/25/2021 12:00 AM

Date Received:  
Date Entered: 12/10/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_B04





RCC VILLAMEDICI B04

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	148.77 SQ		57.95	0.00	0.00	1,724.24	10,345.46
2. Laminated - comp. shingle rfg. - w/out felt	171.33 SQ		0.00	265.51	1,426.84	9,383.32	56,299.99
3. Remove Additional charge for high roof (2 stories or greater)	147.06 SQ		5.41	0.00	0.00	159.12	954.71
4. Additional charge for high roof (2 stories or greater)	169.33 SQ		0.00	25.23	0.00	854.44	5,126.64
5. Ridge cap - Standard profile - composition shingles	731.67 LF		0.00	6.20	133.90	934.06	5,604.31
6. Re-nailing of roof sheathing - complete re-nail	14,877.00 SF		0.00	0.31	11.16	924.62	5,547.65
7. Roofing felt - 30 lb.	297.54 SQ		0.00	47.26	330.72	2,878.48	17,270.94
8. R&R Drip edge	1,163.42 LF		0.34	3.26	105.58	858.80	5,152.69
9. Caulking - butyl rubber	1,163.42 LF		0.00	3.12	39.27	733.84	4,402.98
10. Asphalt starter - universal starter course	1,163.42 LF		0.00	2.27	42.76	536.76	3,220.48
11. Continuous ridge vent - shingle-over style	100.00 LF		0.00	10.16	25.20	208.24	1,249.44
12. Flashing - pipe jack - lead	31.00 EA		0.00	87.11	107.67	561.62	3,369.70
13. Roof vent - turtle type - Metal	16.00 EA		0.00	74.70	24.36	243.92	1,463.48
14. Apply mastic around vent flanges	16.00 EA		0.00	33.35	0.85	106.90	641.35
15. R&R Valley metal	579.25 LF		0.60	6.57	88.19	848.30	5,089.71
16. Step flashing	113.75 LF		0.00	11.87	13.14	272.66	1,636.01
17. R&R Flashing - L flashing - galvanized	239.58 LF		0.60	4.74	26.41	261.16	1,566.93
Totals: Roof					2,376.05	21,490.48	128,942.47

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
-----STUCCO-----							
18. Detach & Reset Gutter / downspout - aluminum - up to 5" to redash the stucco	280.00 LF	3.35	0.00	0.00	0.00	187.60	1,125.60
19. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	353.33 LF		0.00	24.97	48.23	1,774.18	10,645.06



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
20. Soda blasting	5,768.00 SF		0.00	2.17	1,451.85	2,563.02	16,531.43
21. Stucco color coat (Redash) - sand texture	5,768.00 SF		0.00	3.51	151.41	4,079.42	24,476.51
to redash the walls and/or chimney chase affected by stucco repairs							
22. Clean with pressure/chemical spray	18,401.00 SF		0.00	0.33	561.55	1,217.22	7,851.10
23. Seal & paint stucco	18,401.00 SF		0.00	1.28	400.22	4,790.70	28,744.20
Total stucco area per hover report 11880-3487+UN-18, UN-19, UN-20, UN-27*2							
24. Scaffold - per section (per week)	4.00 WK		0.00	51.21	0.00	40.96	245.80
25. Labor to set up and take down scaffold - per section	4.00 EA		0.00	35.28	0.00	28.22	169.34
26. Scaffolding Setup & Take down - per hour	40.00 HR		0.00	37.79	0.00	302.32	1,813.92
To reposition scaffolding as needed to complete repairs							
Totals: Exterior					2,613.26	14,983.64	91,602.96
Line Item Totals: RCC_VILLAMEDICI_B04					4,989.31	36,474.12	220,545.43



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	179,082.00
Material Sales Tax	2,975.91
Cleaning Mat Tax	312.29
	<hr/>
Subtotal	182,370.20
Overhead	18,237.06
Profit	18,237.06
Total Cleaning Tax	1,701.11
	<hr/>
<b>Replacement Cost Value</b>	<b>\$220,545.43</b>
<b>Net Claim</b>	<b>\$220,545.43</b>
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Steven Jacobs



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assoc, Inc - Bldg 05  
Property: 8539 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/10/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_B05





RCC VILLAMEDICI B05

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	30.52 SQ		57.95	0.00	0.00	353.72	2,122.35
2. Laminated - comp. shingle rfg. - w/out felt	35.33 SQ		0.00	265.51	294.23	1,934.94	11,609.64
3. Remove Additional charge for high roof (2 stories or greater)	27.39 SQ		5.41	0.00	0.00	29.64	177.82
4. Additional charge for high roof (2 stories or greater)	31.67 SQ		0.00	25.23	0.00	159.80	958.83
5. Ridge cap - Standard profile - composition shingles	212.33 LF		0.00	6.20	38.86	271.08	1,626.39
6. R&R Gable cornice strip - laminated - 2 stories or greater	49.58 LF		2.57	15.11	13.94	178.10	1,068.61
7. Re-nailing of roof sheathing - complete re-nail	3,052.00 SF		0.00	0.31	2.29	189.68	1,138.09
8. Roofing felt - 30 lb.	61.04 SQ		0.00	47.26	67.85	590.54	3,543.14
9. R&R Drip edge	428.33 LF		0.34	3.26	38.87	316.18	1,897.04
10. Caulking - butyl rubber	428.33 LF		0.00	3.12	14.46	270.18	1,621.03
11. Asphalt starter - universal starter course	428.33 LF		0.00	2.27	15.74	197.60	1,185.65
12. R&R Continuous ridge vent - shingle-over style	48.00 LF		0.86	10.16	12.10	108.22	649.28
13. Flashing - pipe jack - lead	6.00 EA		0.00	87.11	20.84	108.70	652.20
14. Apply mastic around vent flanges	6.00 EA		0.00	33.35	0.32	40.08	240.50
15. R&R Valley metal	157.50 LF		0.60	6.57	23.98	230.66	1,383.92
16. Step flashing	62.67 LF		0.00	11.87	7.24	150.22	901.35
17. R&R Flashing - L flashing - galvanized	37.58 LF		0.60	4.74	4.14	40.96	245.78
Totals: Roof					554.86	5,170.30	31,021.62

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
-----GUTTERS & STUCCO-----							
18. R&R Gutter / downspout - aluminum - up to 5" replace damaged gutter	25.00 LF		0.52	6.90	7.58	38.62	231.70
19. Detach & Reset Gutter / downspout - aluminum - up to 5"	132.00 LF	3.35	0.00	0.00	0.00	88.44	530.64



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
detach and reset downspout to redash the stucco							
20. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	100.25 LF		0.00	24.97	13.68	503.38	3,020.30
21. Soda blasting	1,235.00 SF		0.00	2.17	310.86	548.78	3,539.59
22. Stucco color coat (Redash) - sand texture	1,235.00 SF		0.00	3.51	32.42	873.46	5,240.73
to redash the walls and/or chimney chase affected by stucco repairs							
23. Clean with pressure/chemical spray	3,114.00 SF		0.00	0.33	95.04	205.98	1,328.64
24. Seal & paint stucco	3,114.00 SF		0.00	1.28	67.73	810.72	4,864.37
Total stucco area per hover report 11880-3487+UN-18, UN-19, UN-20, UN-27*2							
25. Scaffold - per section (per week)	4.00 WK		0.00	51.21	0.00	40.96	245.80
26. Labor to set up and take down scaffold - per section	4.00 EA		0.00	35.28	0.00	28.22	169.34
27. Scaffolding Setup & Take down - per hour	16.00 HR		0.00	37.79	0.00	120.92	725.56
To reposition scaffolding as needed to complete repairs							
Totals: Exterior					527.31	3,259.48	19,896.67
Line Item Totals: RCC_VILLAMEDICI_B05					1,082.17	8,429.78	50,918.29



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	41,406.34
Material Sales Tax	676.27
Cleaning Mat Tax	66.25
	<hr/>
Subtotal	42,148.86
Overhead	4,214.89
Profit	4,214.89
Total Cleaning Tax	339.65
	<hr/>
<b>Replacement Cost Value</b>	<b>\$50,918.29</b>
<b>Net Claim</b>	<b>\$50,918.29</b>
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Steven Jacobs



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assoc, Inc - Bldg 09  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/10/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_B09





## River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

### RCC\_VILLAMEDICI\_B09

#### Roof

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	545.27 SQ	57.95	0.00	0.00	6,319.68	37,918.08
2. Laminated - comp. shingle rfg. - w/out felt	627.33 SQ	0.00	265.51	5,224.40	34,357.36	206,144.15
3. Re-nailing of roof sheathing - complete re-nail	54,527.00 SF	0.00	0.31	40.90	3,388.86	20,333.13
4. Remove Additional charge for high roof (2 stories or greater)	539.44 SQ	5.41	0.00	0.00	583.68	3,502.05
5. Additional charge for high roof (2 stories or greater)	620.67 SQ	0.00	25.23	0.00	3,131.90	18,791.40
6. Ridge cap - Standard profile - composition shingles	2,854.00 LF	0.00	6.20	522.28	3,643.42	21,860.50
7. Roofing felt - 30 lb.	1,090.54 SQ	0.00	47.26	1,212.14	10,550.20	63,301.26
8. R&R Drip edge	3,766.58 LF	0.34	3.26	341.82	2,780.30	16,681.81
9. Caulking - butyl rubber	3,766.58 LF	0.00	3.12	127.12	2,375.76	14,254.61
10. Asphalt starter - universal starter course	3,766.58 LF	0.00	2.27	138.42	1,737.70	10,426.26
11. Continuous ridge vent - shingle-over style	280.00 LF	0.00	10.16	70.56	583.08	3,498.44
12. Flashing - pipe jack - lead	111.00 EA	0.00	87.11	385.53	2,010.94	12,065.68
13. R&R Valley metal	1,961.92 LF	0.60	6.57	298.70	2,873.14	17,238.80
14. Step flashing	599.42 LF	0.00	11.87	69.23	1,436.86	8,621.21
15. R&R Flashing - L flashing - galvanized	1,659.58 LF	0.60	4.74	182.97	1,809.04	10,854.17
Total: Roof				8,614.07	77,581.92	465,491.55

#### Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
-----STUCCO-----						
16. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	2,259.00 LF	0.00	24.97	308.35	11,343.12	68,058.70
17. Soda blasting	9,193.00 SF	0.00	2.17	2,313.95	4,084.90	26,347.66
18. Stucco color coat (Redash) - sand texture	9,193.00 SF	0.00	3.51	241.32	6,501.74	39,010.49
to redash the walls affected by stucco repairs						



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
19. Clean with pressure/chemical spray	57,250. SF 00	0.00	0.33	1,747.13	3,787.08	24,426.71
20. Seal & paint stucco	57,250. SF 00	0.00	1.28	1,245.19	14,905.04	89,430.23
Total stucco area per hover report 11880-3487+UN-18, UN-19, UN-20, UN-27*2						
21. Scaffold - per section (per week)	6.00 WK	0.00	51.21	0.00	61.46	368.72
22. Labor to set up and take down scaffold - per section	6.00 EA	0.00	35.28	0.00	42.34	254.02
23. Scaffolding Setup & Take down - per hour	60.00 HR	0.00	37.79	0.00	453.48	2,720.88
To reposition scaffolding as needed to complete repairs						
Totals: Exterior				5,855.94	41,179.16	250,617.41
Line Item Totals: RCC_VILLAMEDICI_B09				14,470.01	118,761.08	716,108.96

### Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
44,764.56 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
61,807.57 Surface Area	618.08 Number of Squares	3,398.90 Total Perimeter Length
1,017.96 Total Ridge Length	1,873.51 Total Hip Length	



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	582,877.87
Material Sales Tax	10,408.93
Cleaning Mat Tax	518.68
Subtotal	593,805.48
Overhead	59,380.54
Profit	59,380.54
Total Cleaning Tax	3,542.40
<b>Replacement Cost Value</b>	<b>\$716,108.96</b>
<b>Net Claim</b>	<b>\$716,108.96</b>

Steven Jacobs



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assoc, Inc - Bldg 11  
Property: 8539 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/10/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_B11





## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### RCC\_VILLAMEDICI\_B11

#### Roof

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	30.52 SQ		57.95	0.00	0.00	353.72	2,122.35
2. Laminated - comp. shingle rfg. - w/out felt	35.33 SQ		0.00	265.51	294.23	1,934.94	11,609.64
3. Remove Additional charge for high roof (2 stories or greater)	27.39 SQ		5.41	0.00	0.00	29.64	177.82
4. Additional charge for high roof (2 stories or greater)	31.67 SQ		0.00	25.23	0.00	159.80	958.83
5. Ridge cap - Standard profile - composition shingles	212.33 LF		0.00	6.20	38.86	271.08	1,626.39
6. R&R Gable cornice strip - laminated - 2 stories or greater	49.58 LF		2.57	15.11	13.94	178.10	1,068.61
7. Re-nailing of roof sheathing - complete re-nail	3,052.00 SF		0.00	0.31	2.29	189.68	1,138.09
8. Roofing felt - 30 lb.	61.04 SQ		0.00	47.26	67.85	590.54	3,543.14
9. R&R Drip edge	428.33 LF		0.34	3.26	38.87	316.18	1,897.04
10. Caulking - butyl rubber	428.33 LF		0.00	3.12	14.46	270.18	1,621.03
11. Asphalt starter - universal starter course	428.33 LF		0.00	2.27	15.74	197.60	1,185.65
12. R&R Continuous ridge vent - shingle-over style	48.00 LF		0.86	10.16	12.10	108.22	649.28
13. Flashing - pipe jack - lead	6.00 EA		0.00	87.11	20.84	108.70	652.20
14. R&R Valley metal	157.50 LF		0.60	6.57	23.98	230.66	1,383.92
15. Step flashing	62.67 LF		0.00	11.87	7.24	150.22	901.35
16. R&R Flashing - L flashing - galvanized	37.58 LF		0.60	4.74	4.14	40.96	245.78
Totals: Roof					554.54	5,130.22	30,781.12

#### Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<b>STUCCO</b>							
17. Detach & Reset Gutter / downspout - aluminum - up to 5" to redash the stucco	132.00 LF	3.35	0.00	0.00	0.00	88.44	530.64
18. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	100.25 LF		0.00	24.97	13.68	503.38	3,020.30



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
19. Soda blasting	1,235.00 SF		0.00	2.17	310.86	548.78	3,539.59
20. Stucco color coat (Redash) - sand texture	1,235.00 SF		0.00	3.51	32.42	873.46	5,240.73
to redash the walls and/or chimney chase affected by stucco repairs							
21. Clean with pressure/chemical spray	3,114.00 SF		0.00	0.33	95.04	205.98	1,328.64
22. Seal & paint stucco	3,114.00 SF		0.00	1.28	67.73	810.72	4,864.37
Total stucco area per hover report 11880-3487+UN-18, UN-19, UN-20, UN-27*2							
23. Scaffold - per section (per week)	4.00 WK		0.00	51.21	0.00	40.96	245.80
24. Labor to set up and take down scaffold - per section	4.00 EA		0.00	35.28	0.00	28.22	169.34
25. Scaffolding Setup & Take down - per hour	16.00 HR		0.00	37.79	0.00	120.92	725.56
To reposition scaffolding as needed to complete repairs							
Totals: Exterior					519.73	3,220.86	19,664.97
Line Item Totals: RCC_VILLAMEDICI_B11					1,074.27	8,351.08	50,446.09



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	41,020.74
Material Sales Tax	668.37
Cleaning Mat Tax	66.25
Subtotal	41,755.36
Overhead	4,175.54
Profit	4,175.54
Total Cleaning Tax	339.65
Replacement Cost Value	\$50,446.09
Net Claim	\$50,446.09

Steven Jacobs



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assoc, Inc - Bldg 16  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/3/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_B16





## River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

### RCC\_VILLAMEDICI\_B16

#### Roof

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	109.22 SQ	57.95	0.00	0.00	1,265.86	7,595.16
2. Laminated - comp. shingle rfg. - w/out felt	131.33 SQ	0.00	265.51	1,093.72	7,192.62	43,155.77
3. Remove Additional charge for high roof (2 stories or greater)	108.66 SQ	5.41	0.00	0.00	117.58	705.43
4. Additional charge for high roof (2 stories or greater)	130.67 SQ	0.00	25.23	0.00	659.36	3,956.16
5. Remove Additional charge for steep roof - 7/12 to 9/12 slope	0.08 SQ	14.34	0.00	0.00	0.24	1.39
6. Additional charge for steep roof - 7/12 to 9/12 slope	0.08 SQ	0.00	57.12	0.00	0.92	5.49
7. Ridge cap - Standard profile - composition shingles	711.92 LF	0.00	6.20	130.28	908.84	5,453.02
8. Re-nailing of roof sheathing - complete re-nail	10,922.00 SF	0.00	0.31	8.19	678.80	4,072.81
9. Roofing felt - 30 lb.	218.44 SQ	0.00	47.26	242.80	2,113.26	12,679.53
10. R&R Drip edge	882.75 LF	0.34	3.26	80.11	651.60	3,909.62
11. Caulking - butyl rubber	882.75 LF	0.00	3.12	29.79	556.80	3,340.77
12. Asphalt starter - universal starter course	882.75 LF	0.00	2.27	32.44	407.24	2,443.52
13. Roof vent - turtle type - Metal	12.00 EA	0.00	74.70	18.27	182.94	1,097.61
14. Apply mastic around vent flanges	12.00 EA	0.00	33.35	0.64	80.16	481.00
15. Flashing - pipe jack	22.00 EA	0.00	55.24	23.83	247.82	1,486.93
16. R&R Valley metal	450.67 LF	0.60	6.57	68.61	659.98	3,959.89
17. Step flashing	82.00 LF	0.00	11.87	9.47	196.56	1,179.37
18. R&R Flashing - L flashing - galvanized	148.58 LF	0.60	4.74	16.38	161.98	971.78
Totals: Roof				1,754.53	16,082.56	96,495.25

#### Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
<b>STUCCO</b>						
19. R&R Gutter / downspout - aluminum - up to 5"	128.00 LF	0.52	6.90	38.78	197.72	1,186.26
To redash the stucco						



## River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
20. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	230.58 LF	0.00	24.97	31.47	1,157.82	6,946.87
21. Soda blasting	4,731.00 SF	0.00	2.17	1,190.83	2,102.22	13,559.32
22. Stucco color coat (Redash) - sand texture	4,731.00 SF	0.00	3.51	124.19	3,346.00	20,076.00
to redash the walls and/or chimney chase affected by stucco repairs						
23. Clean with pressure/chemical spray	8,668.00 SF	0.00	0.33	264.52	573.38	3,698.34
24. Seal & paint stucco	8,668.00 SF	0.00	1.28	188.53	2,256.70	13,540.27
25. Scaffold - per section (per day)	5.00 DA	0.00	25.28	0.00	25.28	151.68
26. Labor to set up and take down scaffold - per section	5.00 EA	0.00	35.28	0.00	35.28	211.68
27. Scaffolding Setup & Take down - per hour	40.00 HR	0.00	37.79	0.00	302.32	1,813.92
To reposition scaffolding as needed for repairs						
Totals: Exterior				1,838.32	9,996.72	61,184.34
Line Item Totals: RCC_VILLAMEDICI_B16				3,592.85	26,079.28	157,679.59



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	128,007.46
Material Sales Tax	2,137.50
Cleaning Mat Tax	251.33
Subtotal	130,396.29
Overhead	13,039.64
Profit	13,039.64
Total Cleaning Tax	1,204.02
<b>Replacement Cost Value</b>	<b>\$157,679.59</b>
<b>Net Claim</b>	<b>\$157,679.59</b>

Steven Jacobs



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assoc, Inc - Bldg 17  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/5/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_B17





## River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

### RCC\_VILLAMEDICI\_B17

#### Roof

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	161.60 SQ	57.95	0.00	0.00	1,872.94	11,237.66
2. R&R Continuous ridge vent - shingle-over style	125.33 LF	0.86	10.16	31.58	282.56	1,695.27
3. Laminated - comp. shingle rfg. - w/out felt	194.00 SQ	0.00	265.51	1,615.63	10,624.90	63,749.47
4. Remove Additional charge for high roof (2 stories or greater)	158.82 SQ	5.41	0.00	0.00	171.84	1,031.06
Part of roof is single story. See RF-43, RF-44, RF-55, RF-56 in Hover report.						
5. Additional charge for high roof (2 stories or greater)	190.67 SQ	0.00	25.23	0.00	962.12	5,772.72
6. Ridge cap - Standard profile - composition shingles	881.08 LF	0.00	6.20	161.24	1,124.78	6,748.72
7. Re-nailing of roof sheathing - complete re-nail	16,160.00 SF	0.00	0.31	12.12	1,004.34	6,026.06
8. Roofing felt - 30 lb.	323.20 SQ	0.00	47.26	359.24	3,126.72	18,760.39
9. R&R Drip edge	987.50 LF	0.34	3.26	89.62	728.94	4,373.56
10. Caulking - butyl rubber	987.50 LF	0.00	3.12	33.33	622.86	3,737.19
11. Asphalt starter - universal starter course	987.50 LF	0.00	2.27	36.29	455.58	2,733.50
12. Flashing - pipe jack - lead	30.00 EA	0.00	87.11	104.20	543.50	3,261.00
13. R&R Valley metal	610.67 LF	0.60	6.57	92.97	894.30	5,365.77
14. Step flashing	70.83 LF	0.00	11.87	8.18	169.80	1,018.73
15. R&R Flashing - L flashing - galvanized	145.00 LF	0.60	4.74	15.99	158.06	948.35
Totals: Roof				2,560.39	22,743.24	136,459.45

#### Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
<del>STUCCO</del>						
16. R&R Gutter / downspout - aluminum - up to 5"	256.00 LF	0.52	6.90	77.57	395.42	2,372.51
To redash the stucco						
17. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	215.83 LF	0.00	24.97	29.46	1,083.76	6,502.50
18. Soda blasting	3,487.00 SF	0.00	2.17	877.70	1,549.46	9,993.95



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
19. Stucco color coat (Redash) - sand texture to redash the walls and/or chimney chase affected by stucco repairs	3,487.00 SF	0.00	3.51	91.53	2,466.18	14,797.08
20. Clean with pressure/chemical spray	10,733.00 SF	0.00	0.33	327.55	710.00	4,579.44
21. Seal & paint stucco	10,733.00 SF	0.00	1.28	233.44	2,794.32	16,766.00
Total stucco area per hover report 11880-3487+UN-18, UN-19, UN-20, UN-27*2						
22. Scaffold - per section (per day)	5.00 DA	0.00	25.28	0.00	25.28	151.68
23. Labor to set up and take down scaffold - per section	5.00 EA	0.00	35.28	0.00	35.28	211.68
24. Scaffolding Setup & Take down - per hour To reposion scaffolding as needed for repairs	40.00 HR	0.00	37.79	0.00	302.32	1,813.92
Totals: Exterior				1,637.25	9,362.02	57,188.76
Line Item Totals: RCC_VILLAMEDICI_B17				4,197.64	32,105.26	193,648.21



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	157,345.31
Material Sales Tax	2,992.39
Cleaning Mat Tax	188.50
Subtotal	160,526.20
Overhead	16,052.63
Profit	16,052.63
Total Cleaning Tax	1,016.75
Replacement Cost Value	\$193,648.21
Net Claim	\$193,648.21

Steven Jacobs



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assoc, Inc - Bldg 06  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected: 5/25/2021 12:00 AM

Date Received:  
Date Entered: 12/3/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_B06





## River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

### RCC\_VILLAMEDICI\_B06

#### Roof

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	148.77 SQ		57.95	0.00	0.00	1,724.24	10,345.46
2. Laminated - comp. shingle rfg. - w/out felt	171.33 SQ		0.00	265.51	1,426.84	9,383.32	56,299.99
3. Remove Additional charge for high roof (2 stories or greater)	147.06 SQ		5.41	0.00	0.00	159.12	954.71
4. Additional charge for high roof (2 stories or greater)	169.33 SQ		0.00	25.23	0.00	854.44	5,126.64
5. Ridge cap - Standard profile - composition shingles	731.67 LF		0.00	6.20	133.90	934.06	5,604.31
6. Re-nailing of roof sheathing - complete re-nail	14,877.00 SF		0.00	0.31	11.16	924.62	5,547.65
7. Roofing felt - 30 lb.	297.54 SQ		0.00	47.26	330.72	2,878.48	17,270.94
8. R&R Drip edge	1,163.42 LF		0.34	3.26	105.58	858.80	5,152.69
9. Caulking - butyl rubber	1,163.42 LF		0.00	3.12	39.27	733.84	4,402.98
10. Asphalt starter - universal starter course	1,163.42 LF		0.00	2.27	42.76	536.76	3,220.48
11. Continuous ridge vent - shingle-over style	100.00 LF		0.00	10.16	25.20	208.24	1,249.44
12. Flashing - pipe jack - lead	31.00 EA		0.00	87.11	107.67	561.62	3,369.70
13. Roof vent - turtle type - Metal	16.00 EA		0.00	74.70	24.36	243.92	1,463.48
14. Apply mastic around vent flanges	16.00 EA		0.00	33.35	0.85	106.90	641.35
15. R&R Valley metal	579.25 LF		0.60	6.57	88.19	848.30	5,089.71
16. Step flashing	113.75 LF		0.00	11.87	13.14	272.66	1,636.01
17. R&R Flashing - L flashing - galvanized	239.58 LF		0.60	4.74	26.41	261.16	1,566.93
Totals: Roof					2,376.05	21,490.48	128,942.47

#### Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<del>STUCCO</del>							
18. Detach & Reset Gutter / downspout - aluminum - up to 5" to redash the stucco	280.00 LF	3.35	0.00	0.00	0.00	187.60	1,125.60
19. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	353.33 LF		0.00	24.97	48.23	1,774.18	10,645.06



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
20. Soda blasting	5,768.00 SF		0.00	2.17	1,451.85	2,563.02	16,531.43
21. Stucco color coat (Redash) - sand texture	5,768.00 SF		0.00	3.51	151.41	4,079.42	24,476.51
to redash the walls and/or chimney chase affected by stucco repairs							
22. Clean with pressure/chemical spray	18,401.00 SF		0.00	0.33	561.55	1,217.22	7,851.10
23. Seal & paint stucco	18,401.00 SF		0.00	1.28	400.22	4,790.70	28,744.20
Total stucco area per hover report 11880-3487+UN-18, UN-19, UN-20, UN-27*2							
24. Scaffold - per section (per week)	4.00 WK		0.00	51.21	0.00	40.96	245.80
25. Labor to set up and take down scaffold - per section	4.00 EA		0.00	35.28	0.00	28.22	169.34
26. Scaffolding Setup & Take down - per hour	40.00 HR		0.00	37.79	0.00	302.32	1,813.92
To reposition scaffolding as needed to complete repairs							
Totals: Exterior					2,613.26	14,983.64	91,602.96
Line Item Totals: RCC_VILLAMEDICI_B06					4,989.31	36,474.12	220,545.43



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	179,082.00
Material Sales Tax	2,975.91
Cleaning Mat Tax	312.29
Subtotal	182,370.20
Overhead	18,237.06
Profit	18,237.06
Total Cleaning Tax	1,701.11
Replacement Cost Value	\$220,545.43
Net Claim	\$220,545.43

Steven Jacobs



Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_B12





## River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

### RCC\_VILLAMEDICI\_B12

#### Roof

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	30.52 SQ		57.95	0.00	0.00	353.72	2,122.35
2. Laminated - comp. shingle rfg. - w/out felt	35.33 SQ		0.00	265.51	294.23	1,934.94	11,609.64
3. Remove Additional charge for high roof (2 stories or greater)	27.39 SQ		5.41	0.00	0.00	29.64	177.82
4. Additional charge for high roof (2 stories or greater)	31.67 SQ		0.00	25.23	0.00	159.80	958.83
5. Ridge cap - Standard profile - composition shingles	212.33 LF		0.00	6.20	38.86	271.08	1,626.39
6. R&R Gable cornice strip - laminated - 2 stories or greater	49.58 LF		2.57	15.11	13.94	178.10	1,068.61
7. R&R Sheathing - plywood - 1/2" CDX	128.00 SF		0.58	3.07	12.00	95.84	575.04
8. Re-nailing of roof sheathing - complete re-nail	3,052.00 SF		0.00	0.31	2.29	189.68	1,138.09
9. Roofing felt - 30 lb.	61.04 SQ		0.00	47.26	67.85	590.54	3,543.14
10. R&R Drip edge	428.33 LF		0.34	3.26	38.87	316.18	1,897.04
11. Caulking - butyl rubber	428.33 LF		0.00	3.12	14.46	270.18	1,621.03
12. Asphalt starter - universal starter course	428.33 LF		0.00	2.27	15.74	197.60	1,185.65
13. R&R Continuous ridge vent - shingle-over style	48.00 LF		0.86	10.16	12.10	108.22	649.28
14. Flashing - pipe jack - lead	6.00 EA		0.00	87.11	20.84	108.70	652.20
15. R&R Valley metal	157.50 LF		0.60	6.57	23.98	230.66	1,383.92
16. Step flashing	62.67 LF		0.00	11.87	7.24	150.22	901.35
17. R&R Flashing - L flashing - galvanized	37.58 LF		0.60	4.74	4.14	40.96	245.78
Totals: Roof					566.54	5,226.06	31,356.16

#### Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
-----STUCCO-----							
18. Detach & Reset Downspout - aluminum - up to 5" to redash the stucco	132.00 LF	3.35	0.00	0.00	0.00	88.44	530.64



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
19. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	100.25 LF		0.00	24.97	13.68	503.38	3,020.30
20. Stucco patch / small repair - ready for color repair for tree impact	1.00 EA		0.00	200.59	1.31	40.38	242.28
21. Soda blasting	1,277.00 SF		0.00	2.17	321.43	567.44	3,659.96
22. Stucco color coat (Redash) - sand texture to redash the walls and/or chimney chase affected by stucco repairs	1,277.00 SF		0.00	3.51	33.52	903.16	5,418.95
23. Clean with pressure/chemical spray	3,472.00 SF		0.00	0.33	105.96	229.68	1,481.40
24. Seal & paint stucco	3,472.00 SF		0.00	1.28	75.52	903.94	5,423.62
Total stucco area per hover report 11880-3487+UN-18, UN-19, UN-20, UN-27*2							
25. Scaffold - per section (per week)	4.00 WK		0.00	51.21	0.00	40.96	245.80
26. Labor to set up and take down scaffold - per section	4.00 EA		0.00	35.28	0.00	28.22	169.34
27. Scaffolding Setup & Take down - per hour To reposition scaffolding as needed to complete repairs	16.00 HR		0.00	37.79	0.00	120.92	725.56
-----SCREEN ENCLOSURE-----							
28. R&R Patio/pool Enclosure - Full Screen	43.33 SF		0.84	4.76	7.64	50.06	300.35
Totals: Exterior					559.06	3,476.58	21,218.20
Line Item Totals: RCC_VILLAMEDICI_B12					1,125.60	8,702.64	52,574.36



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	42,746.12
Material Sales Tax	698.21
Cleaning Mat Tax	68.68
	<hr/>
Subtotal	43,513.01
Overhead	4,351.32
Profit	4,351.32
Total Cleaning Tax	358.71
	<hr/>
<b>Replacement Cost Value</b>	<b>\$52,574.36</b>
<b>Net Claim</b>	<b>\$52,574.36</b>
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Steven Jacobs



Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_B13





## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### RCC\_VILLAMEDICI\_B13

#### Roof

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	30.52 SQ		57.95	0.00	0.00	353.72	2,122.35
2. Laminated - comp. shingle rfg. - w/out felt	35.33 SQ		0.00	265.51	294.23	1,934.94	11,609.64
3. Remove Additional charge for high roof (2 stories or greater)	27.39 SQ		5.41	0.00	0.00	29.64	177.82
4. Additional charge for high roof (2 stories or greater)	31.67 SQ		0.00	25.23	0.00	159.80	958.83
5. Ridge cap - Standard profile - composition shingles	212.33 LF		0.00	6.20	38.86	271.08	1,626.39
6. R&R Gable cornice strip - laminated - 2 stories or greater	49.58 LF		2.57	15.11	13.94	178.10	1,068.61
7. Re-nailing of roof sheathing - complete re-nail	3,052.00 SF		0.00	0.31	2.29	189.68	1,138.09
8. Roofing felt - 30 lb.	61.04 SQ		0.00	47.26	67.85	590.54	3,543.14
9. R&R Drip edge	428.33 LF		0.34	3.26	38.87	316.18	1,897.04
10. Caulking - butyl rubber	428.33 LF		0.00	3.12	14.46	270.18	1,621.03
11. Asphalt starter - universal starter course	428.33 LF		0.00	2.27	15.74	197.60	1,185.65
12. R&R Continuous ridge vent - shingle-over style	48.00 LF		0.86	10.16	12.10	108.22	649.28
13. Flashing - pipe jack - lead	6.00 EA		0.00	87.11	20.84	108.70	652.20
14. R&R Valley metal	157.50 LF		0.60	6.57	23.98	230.66	1,383.92
15. Step flashing	62.67 LF		0.00	11.87	7.24	150.22	901.35
16. R&R Flashing - L flashing - galvanized	37.58 LF		0.60	4.74	4.14	40.96	245.78
Totals: Roof					554.54	5,130.22	30,781.12

#### Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
-----STUCCO-----							
17. Detach & Reset Gutter / downspout - aluminum - up to 5" to redash the stucco	132.00 LF	3.35	0.00	0.00	0.00	88.44	530.64
18. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	100.25 LF		0.00	24.97	13.68	503.38	3,020.30



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
19. Soda blasting	1,235.00 SF		0.00	2.17	310.86	548.78	3,539.59
20. Stucco color coat (Redash) - sand texture	1,235.00 SF		0.00	3.51	32.42	873.46	5,240.73
to redash the walls and/or chimney chase affected by stucco repairs							
21. Clean with pressure/chemical spray	3,114.00 SF		0.00	0.33	95.04	205.98	1,328.64
22. Seal & paint stucco	3,114.00 SF		0.00	1.28	67.73	810.72	4,864.37
Total stucco area per hover report 11880-3487+UN-18, UN-19, UN-20, UN-27*2							
23. Scaffold - per section (per week)	4.00 WK		0.00	51.21	0.00	40.96	245.80
24. Labor to set up and take down scaffold - per section	4.00 EA		0.00	35.28	0.00	28.22	169.34
25. Scaffolding Setup & Take down - per hour	16.00 HR		0.00	37.79	0.00	120.92	725.56
To reposition scaffolding as needed to complete repairs							
Totals: Exterior					519.73	3,220.86	19,664.97
Line Item Totals: RCC_VILLAMEDICI_B13					1,074.27	8,351.08	50,446.09



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	41,020.74
Material Sales Tax	668.37
Cleaning Mat Tax	66.25
	<hr/>
Subtotal	41,755.36
Overhead	4,175.54
Profit	4,175.54
Total Cleaning Tax	339.65
	<hr/>
<b>Replacement Cost Value</b>	<b>\$50,446.09</b>
<b>Net Claim</b>	<b>\$50,446.09</b>
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Steven Jacobs



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assoc, Inc - Bldg 14  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected: 5/25/2021 12:00 AM

Date Received:  
Date Entered: 12/3/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_B14





## River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

### RCC\_VILLAMEDICI\_B14

#### Roof

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Roofing (Bid Item)	1.00 EA		0.00	600.00	0.00	0.00	600.00
temporary repair							
2. Remove Laminated - comp. shingle rfg. - w/ felt	148.77 SQ		57.95	0.00	0.00	1,724.24	10,345.46
3. Laminated - comp. shingle rfg. - w/out felt	171.33 SQ		0.00	265.51	1,426.84	9,383.32	56,299.99
4. Remove Additional charge for high roof (2 stories or greater)	147.06 SQ		5.41	0.00	0.00	159.12	954.71
5. Additional charge for high roof (2 stories or greater)	169.33 SQ		0.00	25.23	0.00	854.44	5,126.64
6. Ridge cap - Standard profile - composition shingles	731.67 LF		0.00	6.20	133.90	934.06	5,604.31
7. Re-nailing of roof sheathing - complete re-nail	14,877.00 SF		0.00	0.31	11.16	924.62	5,547.65
8. Roofing felt - 30 lb.	297.54 SQ		0.00	47.26	330.72	2,878.48	17,270.94
9. R&R Drip edge	1,163.42 LF		0.34	3.26	105.58	858.80	5,152.69
10. Caulking - butyl rubber	1,163.42 LF		0.00	3.12	39.27	733.84	4,402.98
11. Asphalt starter - universal starter course	1,163.42 LF		0.00	2.27	42.76	536.76	3,220.48
12. Continuous ridge vent - shingle-over style	100.00 LF		0.00	10.16	25.20	208.24	1,249.44
13. Flashing - pipe jack - lead	31.00 EA		0.00	87.11	107.67	561.62	3,369.70
14. Roof vent - turtle type - Metal	16.00 EA		0.00	74.70	24.36	243.92	1,463.48
15. Apply mastic around vent flanges	16.00 EA		0.00	33.35	0.85	106.90	641.35
16. R&R Valley metal	579.25 LF		0.60	6.57	88.19	848.30	5,089.71
17. Step flashing	113.75 LF		0.00	11.87	13.14	272.66	1,636.01
18. R&R Flashing - L flashing - galvanized	239.58 LF		0.60	4.74	26.41	261.16	1,566.93
Totals: Roof					2,376.05	21,490.48	129,542.47

#### Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
-----STUCCO-----							
19. Detach & Reset Gutter / downspout - aluminum - up to 5" to redash the stucco	280.00 LF	3.35	0.00	0.00	0.00	187.60	1,125.60



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
20. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	353.33 LF		0.00	24.97	48.23	1,774.18	10,645.06
21. Soda blasting	5,768.00 SF		0.00	2.17	1,451.85	2,563.02	16,531.43
22. Stucco color coat (Redash) - sand texture	5,768.00 SF		0.00	3.51	151.41	4,079.42	24,476.51
to redash the walls and/or chimney chase affected by stucco repairs							
23. Clean with pressure/chemical spray	18,401.00 SF		0.00	0.33	561.55	1,217.22	7,851.10
24. Seal & paint stucco	18,401.00 SF		0.00	1.28	400.22	4,790.70	28,744.20
Total stucco area per hover report 11880-3487+UN-18, UN-19, UN-20, UN-27*2							
25. Scaffold - per section (per week)	4.00 WK		0.00	51.21	0.00	40.96	245.80
26. Labor to set up and take down scaffold - per section	4.00 EA		0.00	35.28	0.00	28.22	169.34
27. Scaffolding Setup & Take down - per hour	40.00 HR		0.00	37.79	0.00	302.32	1,813.92
To reposition scaffolding as needed to complete repairs							
Totals: Exterior					2,613.26	14,983.64	91,602.96
Line Item Totals: RCC_VILLAMEDICI_B14					4,989.31	36,474.12	221,145.43



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	179,682.00
Material Sales Tax	2,975.91
Cleaning Mat Tax	312.29
Subtotal	182,970.20
Overhead	18,237.06
Profit	18,237.06
Total Cleaning Tax	1,701.11
Replacement Cost Value	\$221,145.43
Net Claim	\$221,145.43

Steven Jacobs



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assoc, Inc - Bldg 15  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/3/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_B15





RCC VILLAMEDICI B15

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	109.22 SQ	57.95	0.00	0.00	1,265.86	7,595.16
2. Laminated - comp. shingle rfg. - w/out felt	131.33 SQ	0.00	265.51	1,093.72	7,192.62	43,155.77
3. Remove Additional charge for high roof (2 stories or greater)	108.66 SQ	5.41	0.00	0.00	117.58	705.43
4. Additional charge for high roof (2 stories or greater)	130.67 SQ	0.00	25.23	0.00	659.36	3,956.16
5. Remove Additional charge for steep roof - 7/12 to 9/12 slope	0.08 SQ	14.34	0.00	0.00	0.24	1.39
6. Additional charge for steep roof - 7/12 to 9/12 slope	0.08 SQ	0.00	57.12	0.00	0.92	5.49
7. Ridge cap - Standard profile - composition shingles	711.92 LF	0.00	6.20	130.28	908.84	5,453.02
8. Re-nailing of roof sheathing - complete re-nail	10,922.00 SF	0.00	0.31	8.19	678.80	4,072.81
9. Roofing felt - 30 lb.	218.44 SQ	0.00	47.26	242.80	2,113.26	12,679.53
10. R&R Drip edge	882.75 LF	0.34	3.26	80.11	651.60	3,909.62
11. Caulking - butyl rubber	882.75 LF	0.00	3.12	29.79	556.80	3,340.77
12. Asphalt starter - universal starter course	882.75 LF	0.00	2.27	32.44	407.24	2,443.52
13. Roof vent - turtle type - Metal	12.00 EA	0.00	74.70	18.27	182.94	1,097.61
14. Apply mastic around vent flanges	12.00 EA	0.00	33.35	0.64	80.16	481.00
15. Flashing - pipe jack	21.00 EA	0.00	55.24	22.74	236.54	1,419.32
16. R&R Valley metal	450.67 LF	0.60	6.57	68.61	659.98	3,959.89
17. Step flashing	82.00 LF	0.00	11.87	9.47	196.56	1,179.37
18. R&R Flashing - L flashing - galvanized	148.58 LF	0.60	4.74	16.38	161.98	971.78
Totals: Roof				1,753.44	16,071.28	96,427.64

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
<hr/> -----STUCCO-----						
19. R&R Gutter / downspout - aluminum - up to 5"	256.00 LF	0.52	6.90	77.57	395.42	2,372.51
To redash the stucco						



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
20. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	230.58 LF	0.00	24.97	31.47	1,157.82	6,946.87
21. Soda blasting	4,731.00 SF	0.00	2.17	1,190.83	2,102.22	13,559.32
22. Stucco color coat (Redash) - sand texture	4,731.00 SF	0.00	3.51	124.19	3,346.00	20,076.00
to redash the walls and/or chimney chase affected by stucco repairs						
23. Clean with pressure/chemical spray	8,668.00 SF	0.00	0.33	264.52	573.38	3,698.34
24. Seal & paint stucco	8,668.00 SF	0.00	1.28	188.53	2,256.70	13,540.27
25. Scaffold - per section (per day)	5.00 DA	0.00	25.28	0.00	25.28	151.68
26. Labor to set up and take down scaffold - per section	5.00 EA	0.00	35.28	0.00	35.28	211.68
27. Scaffolding Setup & Take down - per hour	40.00 HR	0.00	37.79	0.00	302.32	1,813.92
To reposition scaffolding as needed for repairs						
Totals: Exterior				1,877.11	10,194.42	62,370.59
Line Item Totals: RCC_VILLAMEDICI_B15				3,630.55	26,265.70	158,798.23



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	128,901.98
Material Sales Tax	2,175.20
Cleaning Mat Tax	251.33
Subtotal	131,328.51
Overhead	13,132.85
Profit	13,132.85
Total Cleaning Tax	1,204.02
<b>Replacement Cost Value</b>	<b>\$158,798.23</b>
<b>Net Claim</b>	<b>\$158,798.23</b>

Steven Jacobs



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assn - Garage 1  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/3/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_G01





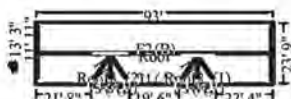
## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### RCC\_VILLAMEDICI\_G01

#### Roof

#### Roof



2,527.87 Surface Area  
250.48 Total Perimeter Length

25.28 Number of Squares  
117.13 Total Ridge Length

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/out felt	25.28 SQ		57.95	0.00	0.00	293.00	1,757.98
2. Laminated - comp. shingle rfg. - w/out felt	28.00 SQ		0.00	265.51	233.18	1,533.50	9,200.96
3. Remove Additional charge for steep roof - 7/12 to 9/12 slope	2.41 SQ		14.34	0.00	0.00	6.92	41.48
4. Additional charge for steep roof - 7/12 to 9/12 slope	2.67 SQ		0.00	57.12	0.00	30.50	183.01
5. Ridge cap - Standard profile - composition shingles	117.13 LF		0.00	6.20	21.44	149.52	897.17
6. Re-nailing of roof sheathing - complete re-nail	2,527.87 SF		0.00	0.31	1.90	157.10	942.64
7. Roofing felt - 30 lb.	50.56 SQ		0.00	47.26	56.20	489.14	2,934.81
8. R&R Drip edge	250.48 LF		0.34	3.26	22.73	184.90	1,109.35
9. Caulking - butyl rubber	250.48 LF		0.00	3.12	8.45	158.00	947.95
10. Asphalt starter - universal starter course	250.48 LF		0.00	2.27	9.21	115.56	693.36
11. R&R Continuous ridge vent - shingle-over style	60.00 LF		0.86	10.16	15.12	135.26	811.58
12. R&R Valley metal	57.60 LF		0.60	6.57	8.77	84.36	506.12
Totals: Roof					377.00	3,337.76	20,026.41
Total: Roof					377.00	3,337.76	20,026.41

#### Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
13. Detach & Reset Gutter / downspout - aluminum - up to 5"	182.00 LF	3.35	0.00	0.00	0.00	121.94	731.64
14. R&R Soffit - fiber cement panel	24.00 SF		0.31	4.87	3.13	25.48	152.93



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
15. Prime & paint exterior soffit - wood	250.48 SF		0.00	2.00	8.64	101.92	611.52
16. Prime & paint exterior fascia - wood, 4"- 6" wide	250.48 LF		0.00	1.47	3.19	74.28	445.68
Totals: Exterior					14.96	323.62	1,941.77
Line Item Totals: RCC_VILLAMEDICI_G01					391.96	3,661.38	21,968.18

### Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
186.88 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
2,527.87 Surface Area	25.28 Number of Squares	250.48 Total Perimeter Length
117.13 Total Ridge Length	0.00 Total Hip Length	



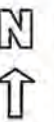
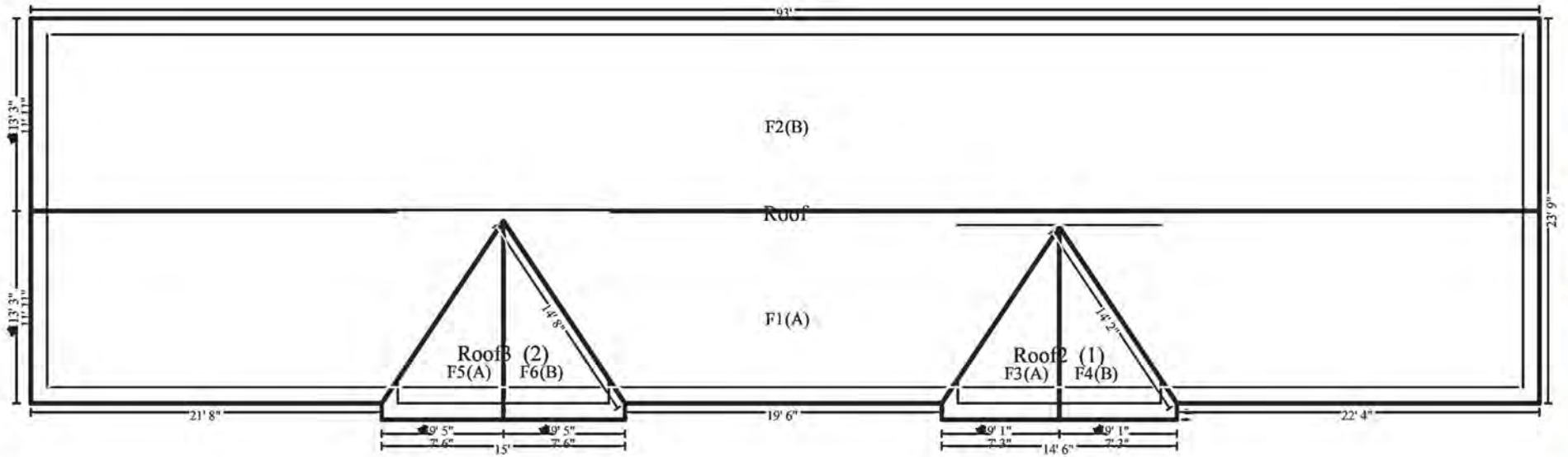
**River City Claims, LLC**

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

**Summary for Building**

Line Item Total	17,914.84
Material Sales Tax	391.96
Subtotal	18,306.80
Overhead	1,830.69
Profit	1,830.69
Replacement Cost Value	\$21,968.18
Net Claim	\$21,968.18

\_\_\_\_\_  
Steven Jacobs







## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assn - Garage 2  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

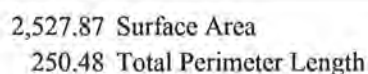
Date Received:  
Date Entered: 12/3/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_G02



RCC VILLAMEDICI G02

## Roof



25.28 Number of Squares  
117.13 Total Ridge Length

## Exterior

Page: 2



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
15. Prime & paint exterior soffit - wood	250.48 SF		0.00	2.00	8.64	101.92	611.52
16. Prime & paint exterior fascia - wood, 4"- 6" wide	250.48 LF		0.00	1.47	3.19	74.28	445.68
Totals: Exterior					14.96	323.62	1,941.77
Line Item Totals: RCC_VILLAMEDICI_G02					391.96	3,651.06	21,906.26

### Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
186.88 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
2,527.87 Surface Area	25.28 Number of Squares	250.48 Total Perimeter Length
117.13 Total Ridge Length	0.00 Total Hip Length	



## River City Claims, LLC

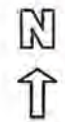
450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	17,863.24
Material Sales Tax	391.96
Subtotal	18,255.20
Overhead	1,825.53
Profit	1,825.53
Replacement Cost Value	\$21,906.26
Net Claim	\$21,906.26

Steven Jacobs







Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_G03

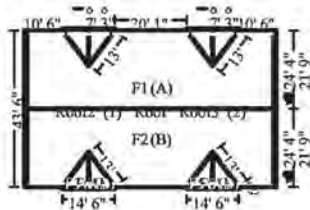


## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### RCC\_VILLAMEDICI\_G03

#### Roof



#### Roof

3,462.66 Surface Area  
252.96 Total Perimeter Length

34.63 Number of Squares  
110.62 Total Ridge Length

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/out felt	34.63 SQ	57.95	0.00	0.00	401.36	2,408.17
2. Laminated - comp. shingle rfg. - w/out felt	38.33 SQ	0.00	265.51	319.21	2,099.24	12,595.45
3. Remove Additional charge for steep roof - 7/12 to 9/12 slope	3.71 SQ	14.34	0.00	0.00	10.64	63.84
4. Additional charge for steep roof - 7/12 to 9/12 slope	4.33 SQ	0.00	57.12	0.00	49.46	296.79
5. Ridge cap - Standard profile - composition shingles	110.62 LF	0.00	6.20	20.24	141.20	847.28
6. Re-nailing of roof sheathing - complete re-nail	3,462.66 SF	0.00	0.31	2.60	215.20	1,291.22
7. Roofing felt - 30 lb.	69.25 SQ	0.00	47.26	76.97	669.96	4,019.69
8. R&R Drip edge	252.96 LF	0.34	3.26	22.96	186.74	1,120.36
9. Caulking - butyl rubber	252.96 LF	0.00	3.12	8.54	159.54	957.32
10. Asphalt starter - universal starter course	252.96 LF	0.00	2.27	9.30	116.70	700.22
11. Continuous ridge vent - shingle-over style	68.00 LF	0.00	10.16	17.14	141.60	849.62
12. R&R Valley metal	103.98 LF	0.60	6.57	15.83	152.28	913.65
Totals: Roof				492.79	4,343.92	26,063.61
Total: Roof				492.79	4,343.92	26,063.61
Line Item Totals: RCC_VILLAMEDICI_G03				492.79	4,343.92	26,063.61



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
544.97 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
3,462.66 Surface Area	34.63 Number of Squares	252.96 Total Perimeter Length
110.62 Total Ridge Length	0.00 Total Hip Length	





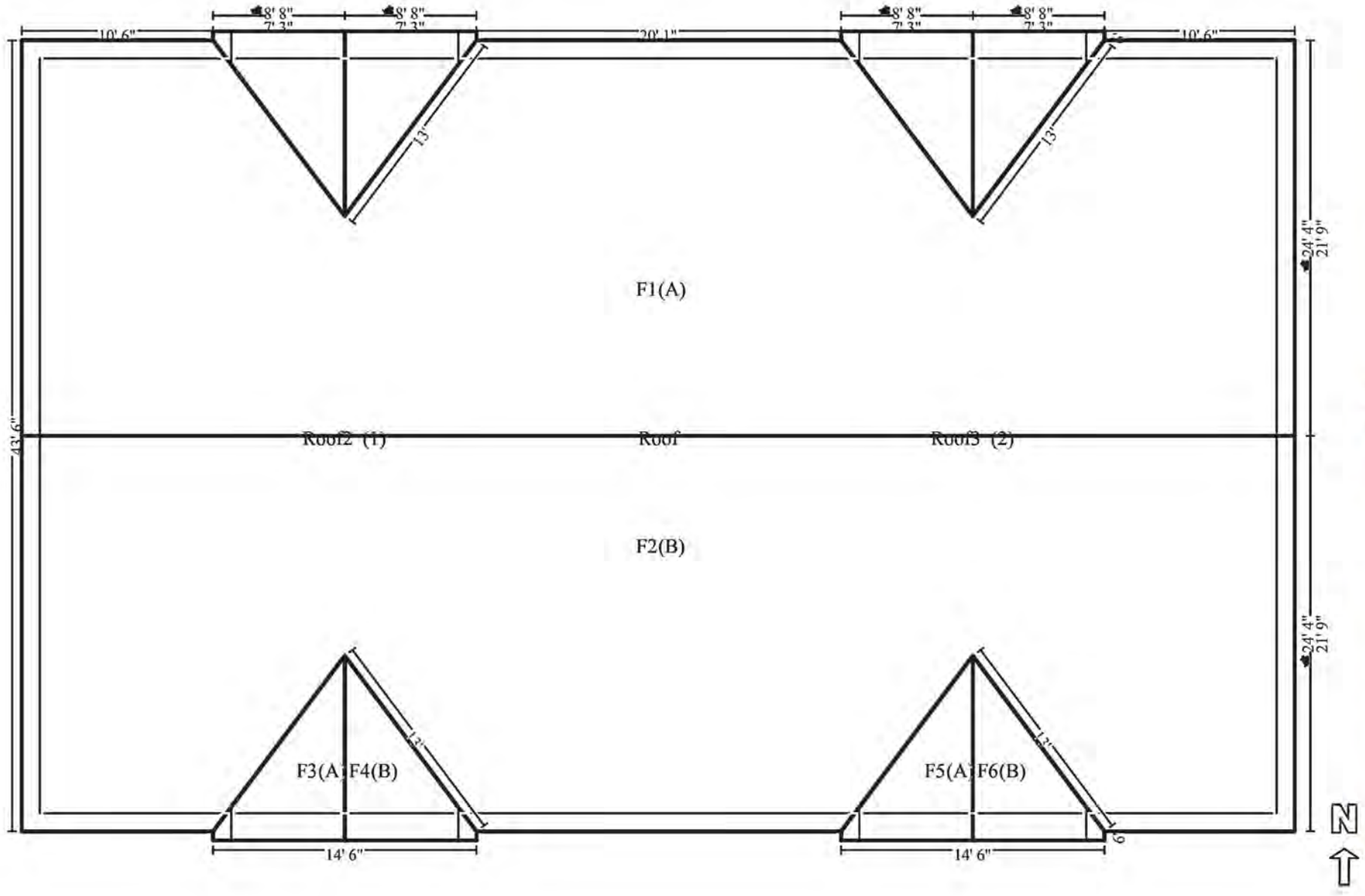
## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	21,226.90
Material Sales Tax	492.79
Subtotal	21,719.69
Overhead	2,171.96
Profit	2,171.96
Replacement Cost Value	\$26,063.61
Net Claim	\$26,063.61

\_\_\_\_\_  
Steven Jacobs





## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assn - Garage 4  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/3/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_G04

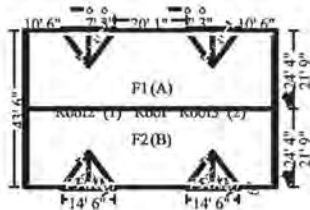


## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### RCC\_VILLAMEDICI\_G04

#### Roof



#### Roof

3,462.66 Surface Area  
252.96 Total Perimeter Length

34.63 Number of Squares  
110.62 Total Ridge Length

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/out felt	34.63 SQ	57.95	0.00	0.00	401.36	2,408.17
2. Laminated - comp. shingle rfg. - w/out felt	38.33 SQ	0.00	265.51	319.21	2,099.24	12,595.45
3. Remove Additional charge for steep roof - 7/12 to 9/12 slope	3.71 SQ	14.34	0.00	0.00	10.64	63.84
4. Additional charge for steep roof - 7/12 to 9/12 slope	4.33 SQ	0.00	57.12	0.00	49.46	296.79
5. Ridge cap - Standard profile - composition shingles	110.62 LF	0.00	6.20	20.24	141.20	847.28
6. Re-nailing of roof sheathing - complete re-nail	3,462.66 SF	0.00	0.31	2.60	215.20	1,291.22
7. Roofing felt - 30 lb.	69.25 SQ	0.00	47.26	76.97	669.96	4,019.69
8. R&R Drip edge	252.96 LF	0.34	3.26	22.96	186.74	1,120.36
9. Caulking - butyl rubber	252.96 LF	0.00	3.12	8.54	159.54	957.32
10. Asphalt starter - universal starter course	252.96 LF	0.00	2.27	9.30	116.70	700.22
11. Continuous ridge vent - shingle-over style	68.00 LF	0.00	10.16	17.14	141.60	849.62
12. R&R Valley metal	103.98 LF	0.60	6.57	15.83	152.28	913.65
Totals: Roof				492.79	4,343.92	26,063.61
Total: Roof				492.79	4,343.92	26,063.61
Line Item Totals: RCC_VILLAMEDICI_G04				492.79	4,343.92	26,063.61





## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
544.97 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
3,462.66 Surface Area	34.63 Number of Squares	252.96 Total Perimeter Length
110.62 Total Ridge Length	0.00 Total Hip Length	



## River City Claims, LLC

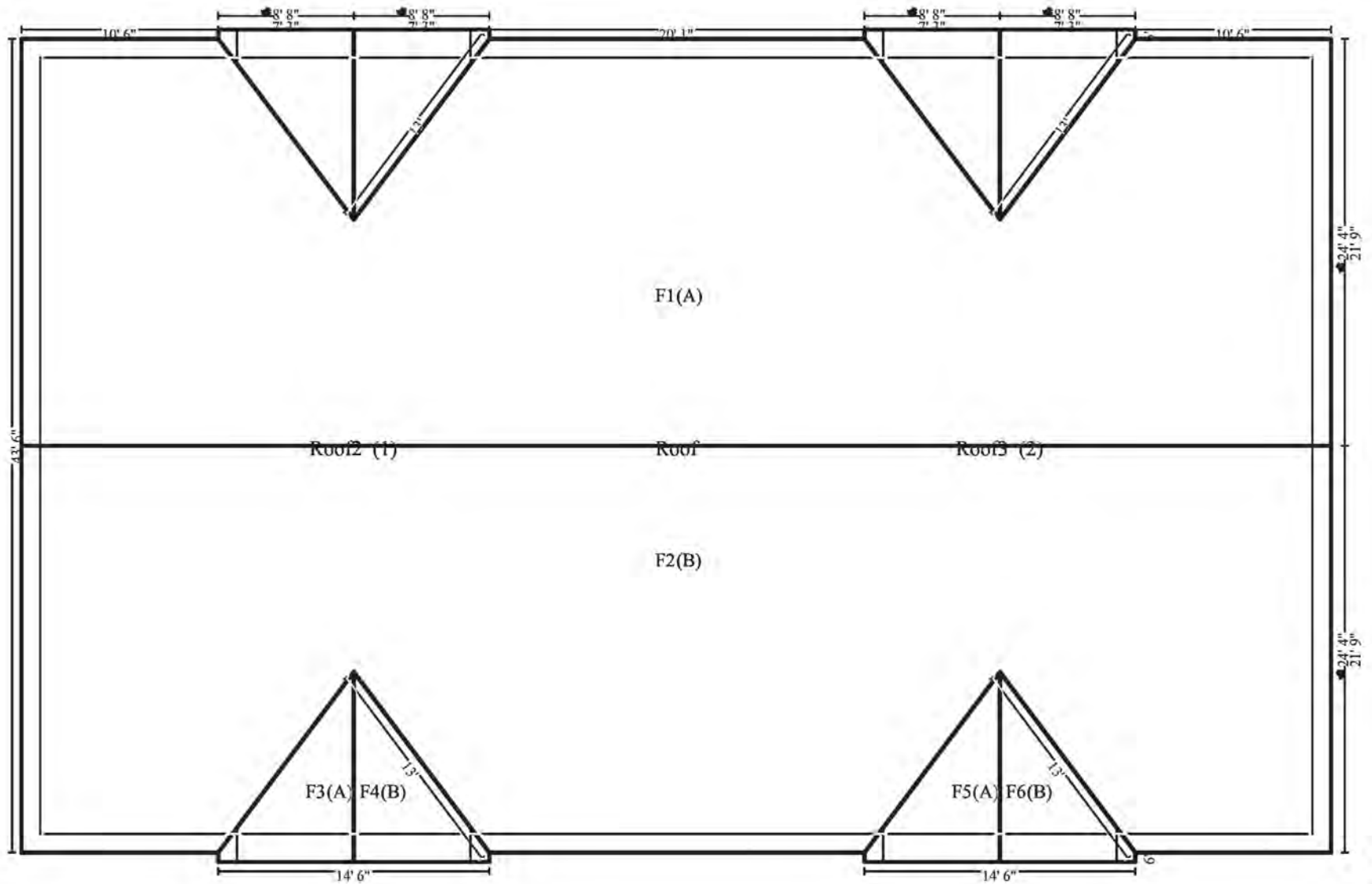
450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	21,226.90
Material Sales Tax	492.79
Subtotal	21,719.69
Overhead	2,171.96
Profit	2,171.96
Replacement Cost Value	\$26,063.61
Net Claim	\$26,063.61

\_\_\_\_\_  
Steven Jacobs

Roof





Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_G05



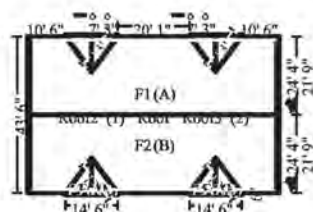


## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### RCC\_VILLAMEDICI\_G05

#### Roof



#### Roof

3,462.66 Surface Area  
252.96 Total Perimeter Length

34.63 Number of Squares  
110.62 Total Ridge Length

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	34.63 SQ	57.95	0.00	0.00	401.36	2,408.17
2. Laminated - comp. shingle rfg. - w/out felt	38.33 SQ	0.00	265.51	319.21	2,099.24	12,595.45
3. Remove Additional charge for steep roof - 7/12 to 9/12 slope	3.71 SQ	14.34	0.00	0.00	10.64	63.84
4. Additional charge for steep roof - 7/12 to 9/12 slope	4.33 SQ	0.00	57.12	0.00	49.46	296.79
5. Ridge cap - Standard profile - composition shingles	110.62 LF	0.00	6.20	20.24	141.20	847.28
6. Re-nailing of roof sheathing - complete re-nail	3,462.66 SF	0.00	0.31	2.60	215.20	1,291.22
7. Roofing felt - 30 lb.	69.25 SQ	0.00	47.26	76.97	669.96	4,019.69
8. R&R Drip edge	252.96 LF	0.34	3.26	22.96	186.74	1,120.36
9. Caulking - butyl rubber	252.96 LF	0.00	3.12	8.54	159.54	957.32
10. Asphalt starter - universal starter course	252.96 LF	0.00	2.27	9.30	116.70	700.22
11. Continuous ridge vent - shingle-over style	68.00 LF	0.00	10.16	17.14	141.60	849.62
12. R&R Valley metal	103.98 LF	0.60	6.57	15.83	152.28	913.65
Totals: Roof				492.79	4,343.92	26,063.61
Total: Roof				492.79	4,343.92	26,063.61
Line Item Totals: RCC_VILLAMEDICI_G05				492.79	4,343.92	26,063.61



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
544.97 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
3,462.66 Surface Area	34.63 Number of Squares	252.96 Total Perimeter Length
110.62 Total Ridge Length	0.00 Total Hip Length	



## River City Claims, LLC

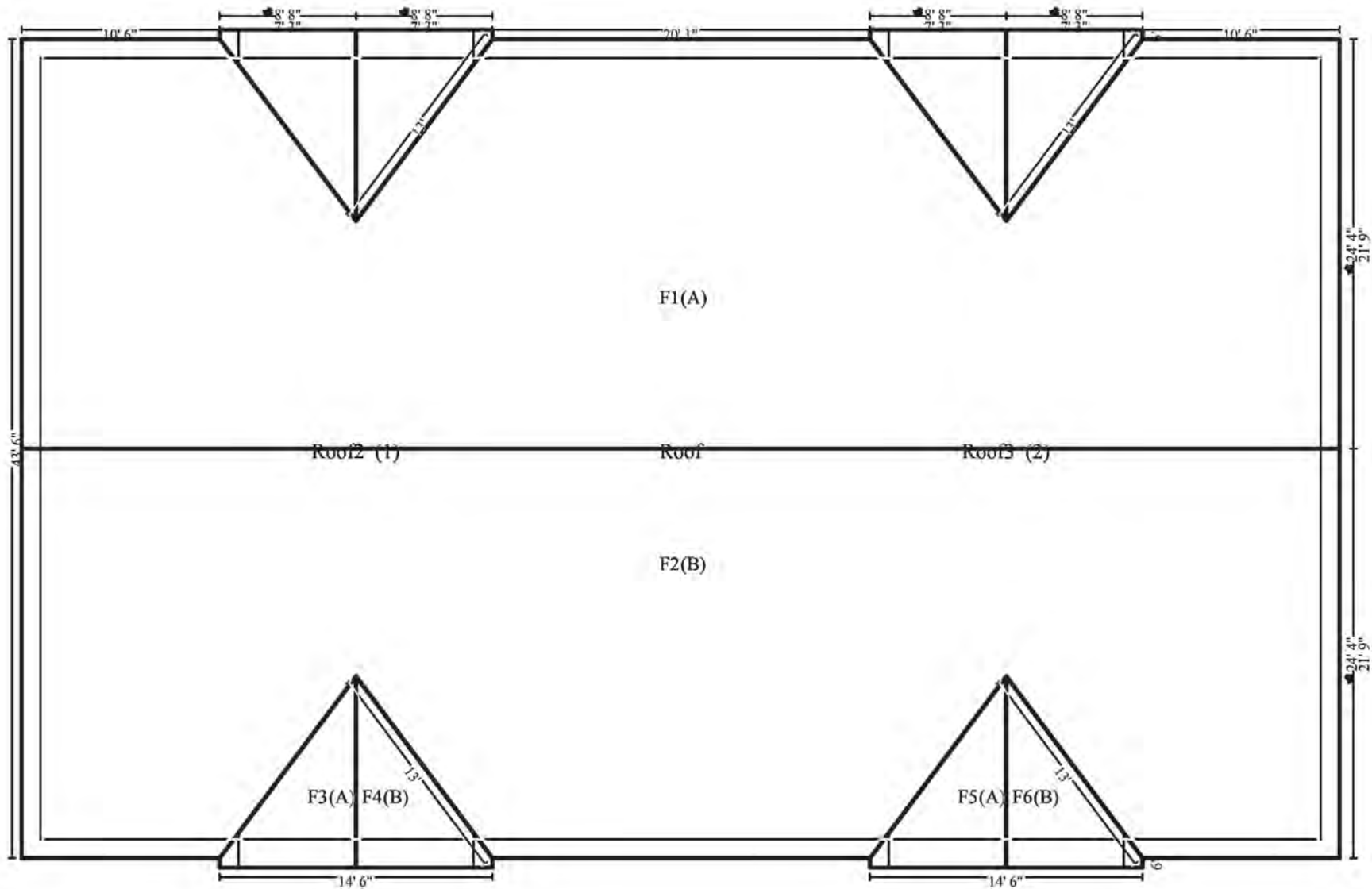
450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	21,226.90
Material Sales Tax	492.79
Subtotal	21,719.69
Overhead	2,171.96
Profit	2,171.96
Replacement Cost Value	\$26,063.61
Net Claim	\$26,063.61

\_\_\_\_\_  
Steven Jacobs

Roof







## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assn - Garage 6  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/3/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_G06

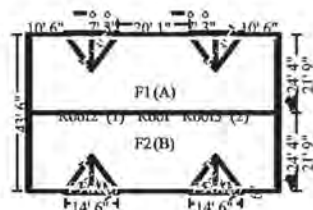


## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### RCC\_VILLAMEDICI\_G06

#### Roof



#### Roof

3,462.66 Surface Area  
252.96 Total Perimeter Length

34.63 Number of Squares  
110.62 Total Ridge Length

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/out felt	34.63 SQ	57.95	0.00	0.00	401.36	2,408.17
RFG charge per Xactimate is \$177.59. Due to the volume of squares in the total project, we have adjusted the unit price to \$125.00 per square.						
2. Laminated - comp. shingle rfg. - w/out felt	38.33 SQ	0.00	265.51	319.21	2,099.24	12,595.45
3. Remove Additional charge for steep roof - 7/12 to 9/12 slope	3.71 SQ	14.34	0.00	0.00	10.64	63.84
4. Additional charge for steep roof - 7/12 to 9/12 slope	4.33 SQ	0.00	57.12	0.00	49.46	296.79
5. Ridge cap - Standard profile - composition shingles	110.62 LF	0.00	6.20	20.24	141.20	847.28
6. Re-nailing of roof sheathing - complete re-nail	3,462.66 SF	0.00	0.31	2.60	215.20	1,291.22
7. Roofing felt - 30 lb.	69.25 SQ	0.00	47.26	76.97	669.96	4,019.69
8. R&R Drip edge	252.96 LF	0.34	3.26	22.96	186.74	1,120.36
9. Caulking - butyl rubber	252.96 LF	0.00	3.12	8.54	159.54	957.32
10. Asphalt starter - universal starter course	252.96 LF	0.00	2.27	9.30	116.70	700.22
11. Continuous ridge vent - shingle-over style	68.00 LF	0.00	10.16	17.14	141.60	849.62
12. R&R Valley metal	103.98 LF	0.60	6.57	15.83	152.28	913.65
Totals: Roof				492.79	4,343.92	26,063.61
Total: Roof				492.79	4,343.92	26,063.61
Line Item Totals: RCC_VILLAMEDICI_G06				492.79	4,343.92	26,063.61



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
544.97 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
3,462.66 Surface Area	34.63 Number of Squares	252.96 Total Perimeter Length
110.62 Total Ridge Length	0.00 Total Hip Length	



**River City Claims, LLC**

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

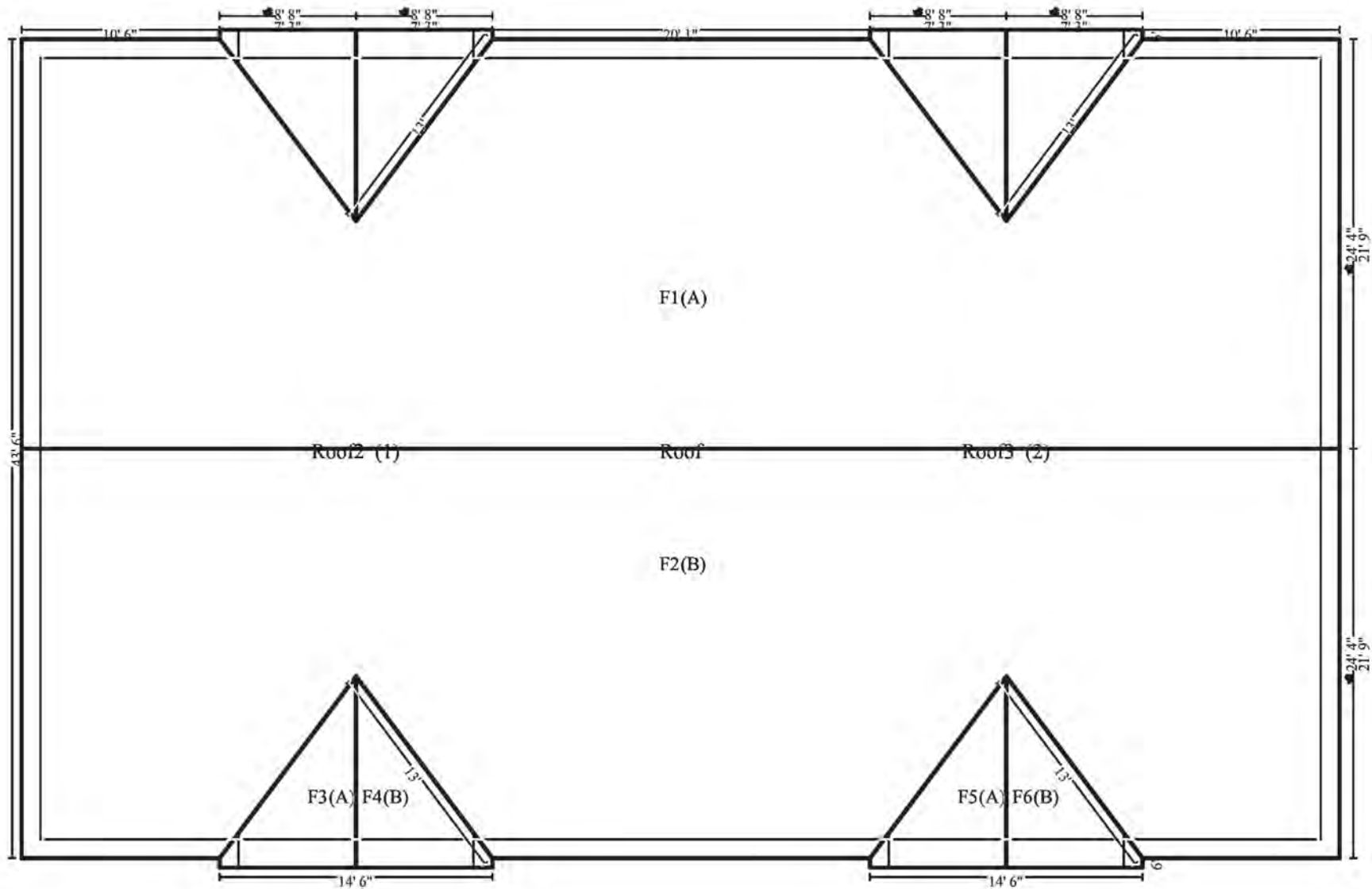
**Summary for Building**

Line Item Total	21,226.90
Material Sales Tax	492.79
Subtotal	21,719.69
Overhead	2,171.96
Profit	2,171.96
Replacement Cost Value	\$26,063.61
Net Claim	\$26,063.61

\_\_\_\_\_  
Steven Jacobs



Roof





## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assn - Garage 7  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Business: (904) 274-4500  
Cellular: (908) 455-0139

Estimator: Steven Jacobs  
Company: River City Claims  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Business: (904) 274-4500

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/3/2021 12:00 PM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_G07



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### RCC\_VILLAMEDICI\_G07

#### Roof

#### Roof



2,634.54 Surface Area  
259.00 Total Perimeter Length

26.35 Number of Squares  
122.17 Total Ridge Length

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	26.35 SQ	57.95	0.00	0.00	305.40	1,832.38
2. Laminated - comp. shingle rfg. - w/out felt	29.00 SQ	0.00	265.51	241.51	1,588.26	9,529.56
3. Remove Additional charge for steep roof - 10/12 - 12/12 slope	2.56 SQ	22.52	0.00	0.00	11.54	69.19
4. Additional charge for steep roof - 10/12 - 12/12 slope	3.00 SQ	0.00	89.85	0.00	53.92	323.47
5. Ridge cap - Standard profile - composition shingles	122.17 LF	0.00	6.20	22.36	155.98	935.79
6. Re-nailing of roof sheathing - complete re-nail	2,634.54 SF	0.00	0.31	1.98	163.74	982.43
7. Roofing felt - 30 lb.	52.69 SQ	0.00	47.26	58.57	509.74	3,058.44
8. R&R Drip edge	259.00 LF	0.34	3.26	23.50	191.18	1,147.08
9. Caulking - butyl rubber	259.00 LF	0.00	3.12	8.74	163.36	980.18
10. Asphalt starter - universal starter course	259.00 LF	0.00	2.27	9.52	119.48	716.93
11. Continuous ridge vent - shingle-over style	94.00 LF	0.00	10.16	23.69	195.74	1,174.47
12. R&R Valley metal	59.99 LF	0.60	6.57	9.13	87.84	527.09
Totals: Roof				399.00	3,546.18	21,277.01
Total: Roof				399.00	3,546.18	21,277.01
Line Item Totals: RCC_VILLAMEDICI_G07				399.00	3,546.18	21,277.01



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
190.02 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
2,634.54 Surface Area	26.35 Number of Squares	259.00 Total Perimeter Length
122.17 Total Ridge Length	0.00 Total Hip Length	





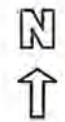
## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	17,331.83
Material Sales Tax	399.00
Subtotal	17,730.83
Overhead	1,773.09
Profit	1,773.09
Replacement Cost Value	\$21,277.01
Net Claim	\$21,277.01

Steven Jacobs





## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assn - Garage 8  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Business: (904) 274-4500

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/3/2021 12:00 PM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_G08

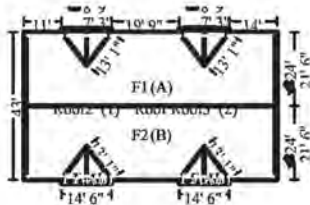


## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### RCC\_VILLAMEDICI\_G08

#### Roof



#### Roof

3,644.92 Surface Area  
264.06 Total Perimeter Length

36.45 Number of Squares  
116.86 Total Ridge Length

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/out felt	36.45 SQ	57.95	0.00	0.00	422.46	2,534.74
2. Laminated - comp. shingle rfg. - w/out felt	40.33 SQ	0.00	265.51	335.87	2,208.78	13,252.67
3. Remove Additional charge for steep roof - 7/12 to 9/12 slope	4.15 SQ	14.34	0.00	0.00	11.90	71.41
4. Additional charge for steep roof - 7/12 to 9/12 slope	4.67 SQ	0.00	57.12	0.00	53.36	320.11
5. Ridge cap - Standard profile - composition shingles	116.86 LF	0.00	6.20	21.39	149.18	895.10
6. Re-nailing of roof sheathing - complete re-nail	3,644.92 SF	0.00	0.31	2.73	226.52	1,359.18
7. Roofing felt - 30 lb.	72.90 SQ	0.00	47.26	81.03	705.26	4,231.54
8. R&R Drip edge	264.06 LF	0.34	3.26	23.96	194.92	1,169.50
9. Caulking - butyl rubber	264.06 LF	0.00	3.12	8.91	166.56	999.34
10. Asphalt starter - universal starter course	264.06 LF	0.00	2.27	9.70	121.82	730.94
11. Continuous ridge vent - shingle-over style	72.00 LF	0.00	10.16	18.14	149.92	899.58
12. R&R Valley metal	104.40 LF	0.60	6.57	15.89	152.88	917.32
Totals: Roof				517.62	4,563.56	27,381.43
Total: Roof				517.62	4,563.56	27,381.43
Line Item Totals: RCC_VILLAMEDICI_G08				517.62	4,563.56	27,381.43





## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
535.12 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
3,644.92 Surface Area	36.45 Number of Squares	264.06 Total Perimeter Length
116.86 Total Ridge Length	0.00 Total Hip Length	



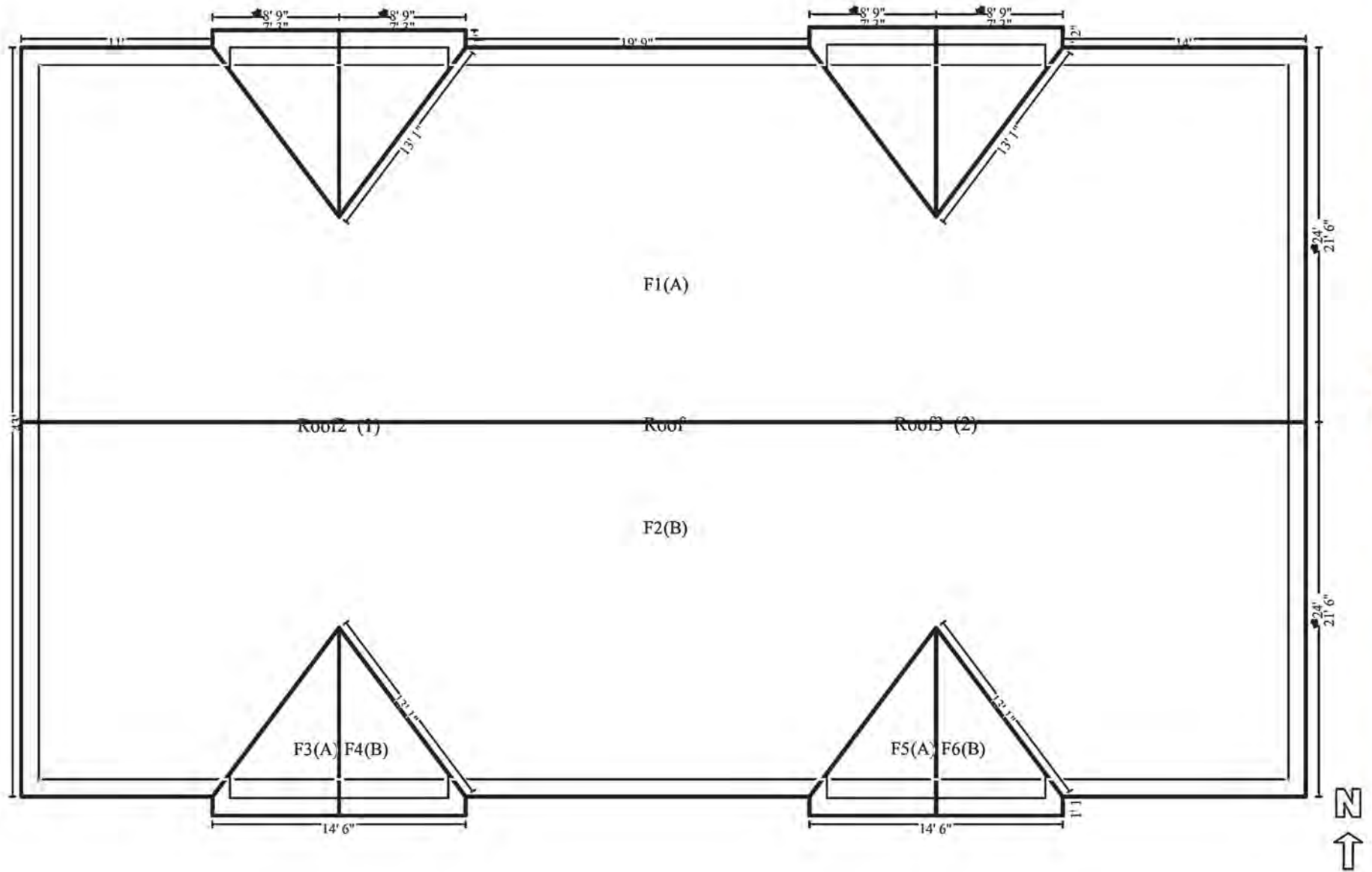
## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	22,300.25
Material Sales Tax	517.62
Subtotal	22,817.87
Overhead	2,281.78
Profit	2,281.78
Replacement Cost Value	\$27,381.43
Net Claim	\$27,381.43

Steven Jacobs





Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_G09



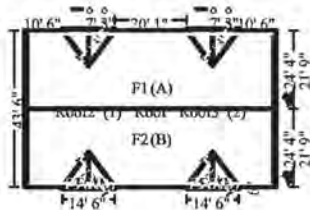


## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### RCC\_VILLAMEDICI\_G09

#### Roof



#### Roof

3,462.66 Surface Area  
252.96 Total Perimeter Length

34.63 Number of Squares  
110.62 Total Ridge Length

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/out felt	34.63 SQ	-61.69	0.00	0.00	-427.26	-2,563.58
2. Laminated - comp. shingle rfg. - w/out felt	38.33 SQ	0.00	265.51	319.21	2,099.24	12,595.45
3. Remove Additional charge for steep roof - 7/12 to 9/12 slope	3.72 SQ	14.34	0.00	0.00	10.66	64.00
4. Additional charge for steep roof - 7/12 to 9/12 slope	4.33 SQ	0.00	57.12	0.00	49.46	296.79
5. Ridge cap - Standard profile - composition shingles	110.62 LF	0.00	6.20	20.24	141.20	847.28
6. Re-nailing of roof sheathing - complete re-nail	3,462.66 SF	0.00	0.31	2.60	215.20	1,291.22
7. Roofing felt - 30 lb.	69.25 SQ	0.00	47.26	76.97	669.96	4,019.69
8. R&R Drip edge	252.96 LF	0.34	3.26	22.96	186.74	1,120.36
9. Caulking - butyl rubber	252.96 LF	0.00	3.12	8.54	159.54	957.32
10. Asphalt starter - universal starter course	252.96 LF	0.00	2.27	9.30	116.70	700.22
11. Continuous ridge vent - shingle-over style	66.00 LF	0.00	10.16	16.63	137.44	824.63
12. R&R Valley metal	103.98 LF	0.60	6.57	15.83	152.28	913.65
Totals: Roof				492.28	3,511.16	21,067.03
Total: Roof				492.28	3,511.16	21,067.03
Line Item Totals: RCC_VILLAMEDICI_G09				492.28	3,511.16	21,067.03



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
544.97 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
3,462.66 Surface Area	34.63 Number of Squares	252.96 Total Perimeter Length
110.62 Total Ridge Length	0.00 Total Hip Length	



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	17,063.59
Material Sales Tax	492.28
Subtotal	17,555.87
Overhead	1,755.58
Profit	1,755.58
Replacement Cost Value	\$21,067.03
Net Claim	\$21,067.03

\_\_\_\_\_  
Steven Jacobs

RCC\_VILLAMEDICI\_G09

12/10/2021







## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assn - Garage 10  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Business: (904) 274-4500

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/3/2021 12:00 PM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_G10

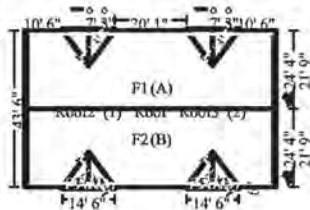


## River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

### RCC\_VILLAMEDICI\_G10

#### Roof



#### Roof

3,462.66 Surface Area  
 252.96 Total Perimeter Length

34.63 Number of Squares  
 110.62 Total Ridge Length

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/out felt	34.63 SQ		57.95	0.00	0.00	401.36	2,408.17
2. Laminated - comp. shingle rfg. - w/out felt	38.33 SQ		0.00	265.51	319.21	2,099.24	12,595.45
3. Remove Additional charge for steep roof - 7/12 to 9/12 slope	3.72 SQ		14.34	0.00	0.00	10.66	64.00
4. Additional charge for steep roof - 7/12 to 9/12 slope	4.33 SQ		0.00	57.12	0.00	49.46	296.79
5. Ridge cap - Standard profile - composition shingles	110.62 LF		0.00	6.20	20.24	141.20	847.28
6. Re-nailing of roof sheathing - complete re-nail	3,462.66 SF		0.00	0.31	2.60	215.20	1,291.22
7. Roofing felt - 30 lb.	69.25 SQ		0.00	47.26	76.97	669.96	4,019.69
8. R&R Drip edge	252.96 LF		0.34	3.26	22.96	186.74	1,120.36
9. Caulking - butyl rubber	252.96 LF		0.00	3.12	8.54	159.54	957.32
10. Asphalt starter - universal starter course	252.96 LF		0.00	2.27	9.30	116.70	700.22
11. Continuous ridge vent - shingle-over style	66.00 LF		0.00	10.16	16.63	137.44	824.63
12. R&R Valley metal	103.98 LF		0.60	6.57	15.83	152.28	913.65
Totals: Roof					492.28	4,339.78	26,038.78
Total: Roof					492.28	4,339.78	26,038.78

#### Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
13. Detach & Reset Gutter / downspout - aluminum - up to 5"	222.00 LF	3.35	0.00	0.00	0.00	148.74	892.44
14. Soffit & Fascia - Labor Minimum detach and reset soffit	1.00 EA		0.00	225.68	0.00	45.14	270.82



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
15. Prime & paint exterior soffit - wood	252.96 SF		0.00	2.00	8.73	102.92	617.57
16. Prime & paint exterior fascia - wood, 4"- 6" wide	252.96 LF		0.00	1.47	3.23	75.02	450.10
Totals: Exterior					11.96	371.82	2,230.93
Line Item Totals: RCC_VILLAMEDICI_G10					504.24	4,711.60	28,269.71

### Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
544.97 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
3,462.66 Surface Area	34.63 Number of Squares	252.96 Total Perimeter Length
110.62 Total Ridge Length	0.00 Total Hip Length	



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

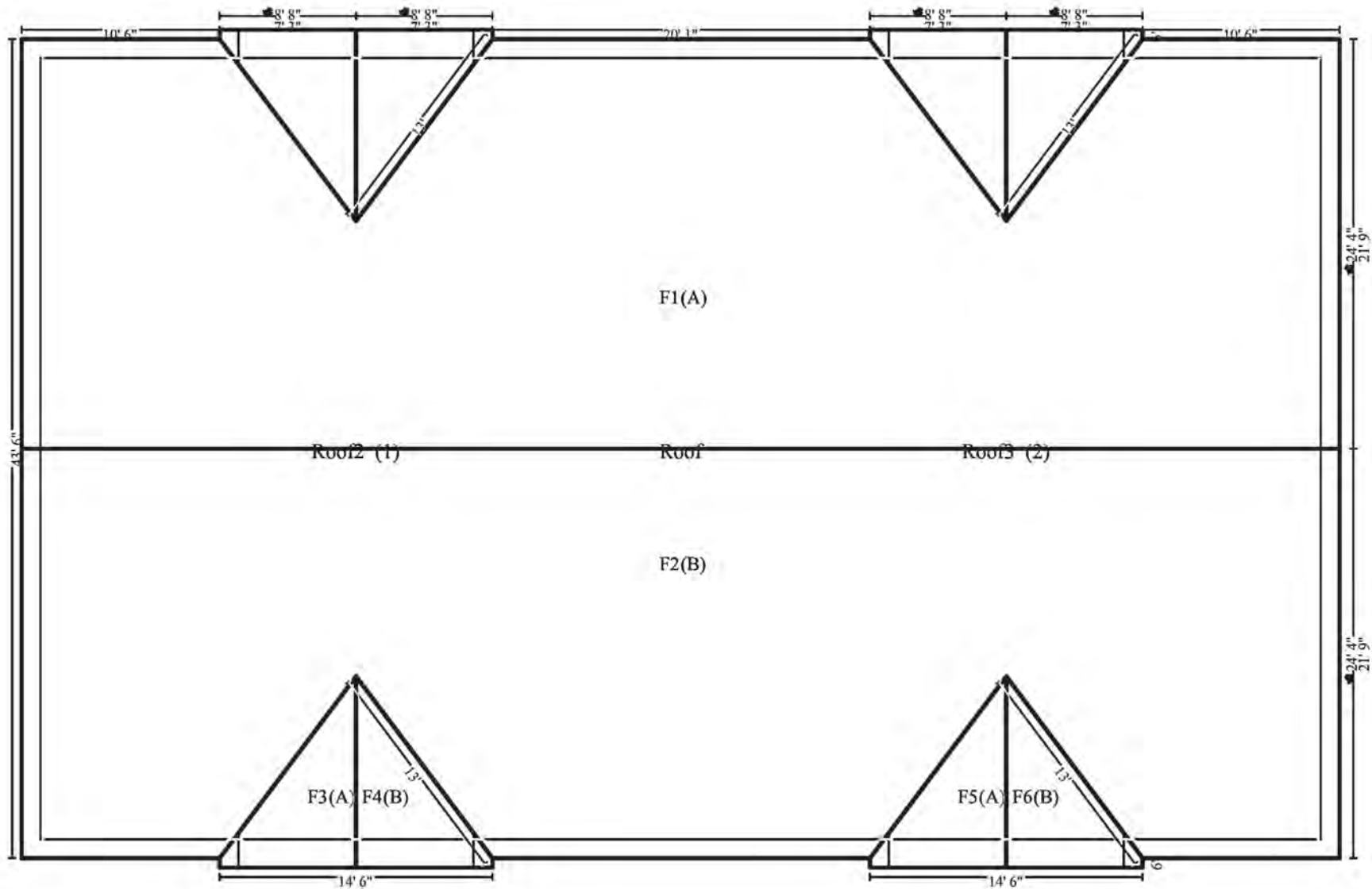
Line Item Total	23,053.87
Material Sales Tax	504.24
Subtotal	23,558.11
Overhead	2,355.80
Profit	2,355.80
Replacement Cost Value	\$28,269.71
Net Claim	\$28,269.71

\_\_\_\_\_  
Steven Jacobs



RCC\_VILLAMEDICI\_G10

12/10/2021





## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assn - Garage 11  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Business: (904) 274-4500

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/3/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_G11

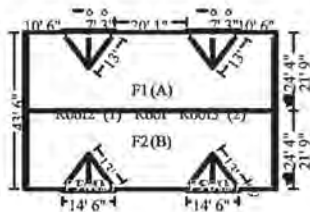


## River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

### RCC\_VILLAMEDICI\_G11

#### Roof



#### Roof

3,462.66 Surface Area  
 252.96 Total Perimeter Length

34.63 Number of Squares  
 110.62 Total Ridge Length

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/out felt	34.63 SQ	57.95	0.00	0.00	401.36	2,408.17
2. Laminated - comp. shingle rfg. - w/out felt	38.33 SQ	0.00	265.51	319.21	2,099.24	12,595.45
3. Remove Additional charge for steep roof - 7/12 to 9/12 slope	3.72 SQ	14.34	0.00	0.00	10.66	64.00
4. Additional charge for steep roof - 7/12 to 9/12 slope	4.33 SQ	0.00	57.12	0.00	49.46	296.79
5. Ridge cap - Standard profile - composition shingles	110.62 LF	0.00	6.20	20.24	141.20	847.28
6. Re-nailing of roof sheathing - complete re-nail	3,462.66 SF	0.00	0.31	2.60	215.20	1,291.22
7. Roofing felt - 30 lb.	69.25 SQ	0.00	47.26	76.97	669.96	4,019.69
8. R&R Drip edge	252.96 LF	0.34	3.26	22.96	186.74	1,120.36
9. Caulking - butyl rubber	252.96 LF	0.00	3.12	8.54	159.54	957.32
10. Asphalt starter - universal starter course	252.96 LF	0.00	2.27	9.30	116.70	700.22
11. Continuous ridge vent - shingle-over style	66.00 LF	0.00	10.16	16.63	137.44	824.63
12. R&R Valley metal	103.98 LF	0.60	6.57	15.83	152.28	913.65
Totals: Roof				492.28	4,339.78	26,038.78
Total: Roof				492.28	4,339.78	26,038.78
Line Item Totals: RCC_VILLAMEDICI_G11				492.28	4,339.78	26,038.78



## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
544.97 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
3,462.66 Surface Area	34.63 Number of Squares	252.96 Total Perimeter Length
110.62 Total Ridge Length	0.00 Total Hip Length	





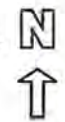
## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	21,206.72
Material Sales Tax	492.28
Subtotal	21,699.00
Overhead	2,169.89
Profit	2,169.89
Replacement Cost Value	\$26,038.78
Net Claim	\$26,038.78

\_\_\_\_\_  
Steven Jacobs





## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

Insured: Villa Medici Condo Assoc, Inc - Mail Bldg  
Property: 8359 Gate Parkway West  
Jacksonville, FL 32216

Claim Rep.: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139  
Business: (904) 274-4500

Estimator: Steven Jacobs  
Company: River City Claims, LLC  
Business: 450 State Road 13 N. Suite 106 PMB 403  
St. Johns, FL 32259

Cellular: (908) 455-0139

**Claim Number:** 5630067284

**Policy Number:** ECL949079702

**Type of Loss:** Wind Damage

Date of Loss: 12/24/2020 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 12/10/2021 12:00 AM

Price List: FLJA8X\_DEC21  
Restoration/Service/Remodel  
Estimate: RCC\_VILLAMEDICI\_MAIL

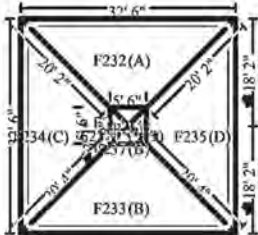


## River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

### RCC\_VILLAMEDICI\_MAIL

#### Roof



#### Roof

1,180.92 Surface Area  
 152.00 Total Perimeter Length  
 97.50 Total Hip Length

11.81 Number of Squares

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Remove Laminated - comp. shingle rfg. - w/ felt	11.81 SQ	57.95	0.00	0.00	136.88	821.27
2. Laminated - comp. shingle rfg. - w/out felt	13.67 SQ	0.00	265.51	113.84	748.66	4,492.02
3. Re-nailing of roof sheathing - complete re-nail	1,180.92 SF	0.00	0.31	0.89	73.40	440.38
4. Ridge cap - Standard profile - composition shingles	97.50 LF	0.00	6.20	17.84	124.46	746.80
5. Roofing felt - 30 lb.	23.62 SQ	0.00	47.26	26.25	228.52	1,371.05
6. R&R Drip edge	152.00 LF	0.34	3.26	13.79	112.20	673.19
7. Caulking - butyl rubber	152.00 LF	0.00	3.12	5.13	95.86	575.23
8. Asphalt starter - universal starter course	152.00 LF	0.00	2.27	5.59	70.12	420.75
9. Flashing - pipe jack - lead	1.00 EA	0.00	87.11	3.47	18.12	108.70
10. R&R Flashing - L flashing - galvanized	21.67 LF	0.60	4.74	2.39	23.62	141.73
Totals: Roof				189.19	1,631.84	9,791.12
Total: Roof				189.19	1,631.84	9,791.12

#### Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
STUCCO						
11. Stucco repair after replacing step flashing, L flashing, and/or chimney flashing	21.67 LF	0.00	24.97	2.96	108.82	652.88
12. Soda blasting	49.00 SF	0.00	2.17	12.34	21.76	140.43
13. Stucco color coat (Redash) - sand texture to redash the walls affected by stucco repairs	49.00 SF	0.00	3.51	1.29	34.66	207.94





## River City Claims, LLC

450 106 State Rd 13N #403  
 St. Johns, FL 32259  
 Office 904-274-4500

### CONTINUED - Exterior

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
Totals: Exterior				16.59	165.24	1,001.25
Line Item Totals: RCC_VILLAMEDICI_MAIL				205.78	1,797.08	10,792.37

### Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
49.51 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
1,180.92 Surface Area	11.81 Number of Squares	152.00 Total Perimeter Length
0.00 Total Ridge Length	97.50 Total Hip Length	



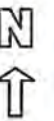
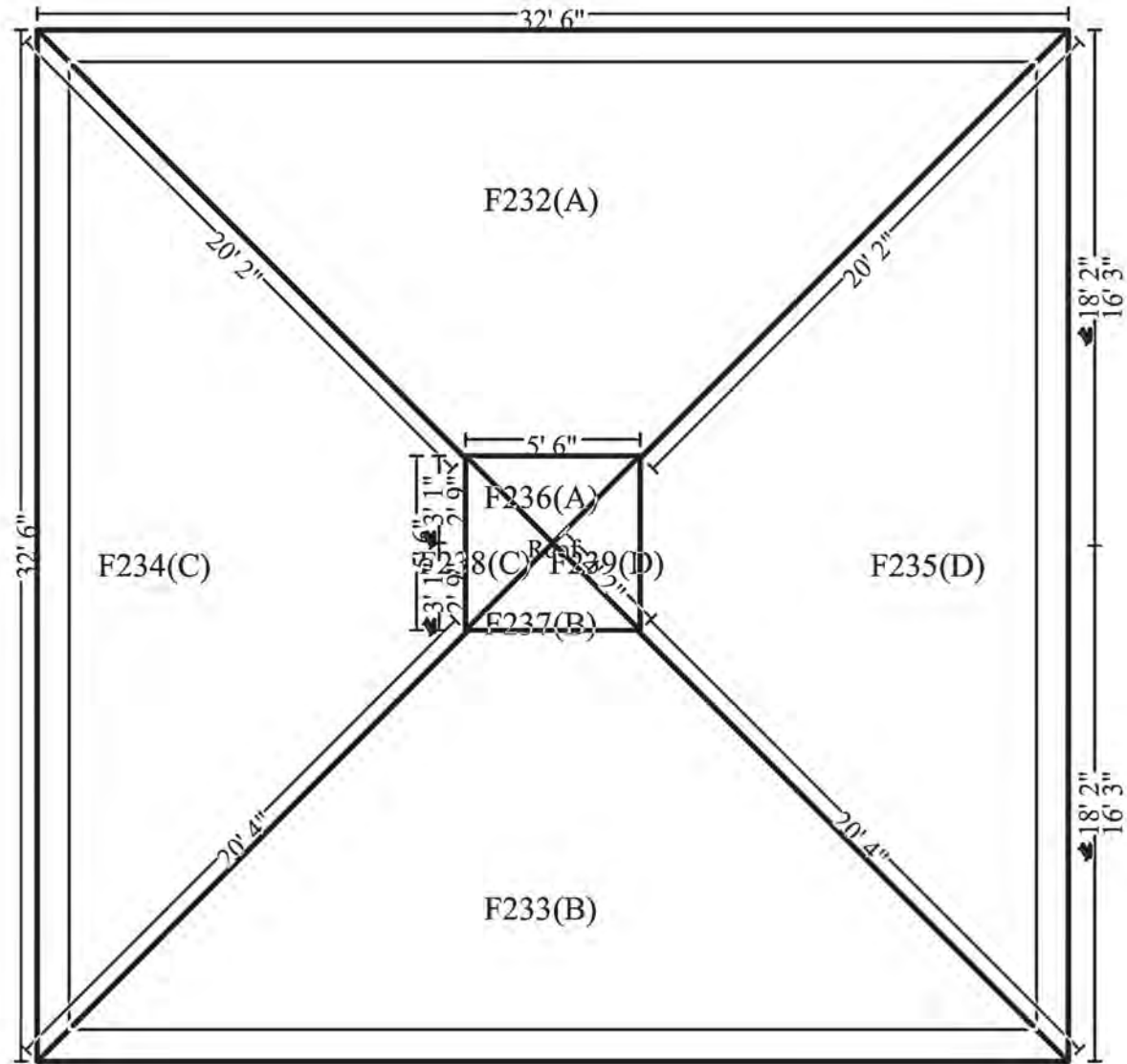
## River City Claims, LLC

450 106 State Rd 13N #403  
St. Johns, FL 32259  
Office 904-274-4500

### Summary for Building

Line Item Total	8,789.51
Material Sales Tax	193.44
Cleaning Mat Tax	2.54
Subtotal	8,985.49
Overhead	898.54
Profit	898.54
Total Cleaning Tax	9.80
<b>Replacement Cost Value</b>	<b>\$10,792.37</b>
<b>Net Claim</b>	<b>\$10,792.37</b>

Steven Jacobs



# EXHIBIT “F”



01/03/2024  
Claim Information



**RoofCrafters Florida**  
Corporate Mailing:  
1308 E US HWY 80  
Bloomington, GA 31302  
Phone: 877-676-6373

**Company Representative**  
Dave Torres  
Phone: (904) 524-0713  
davetorres@roof-crafters.com

**Villa Medici Condos**  
8539 Gate Parkway West  
Jacksonville, FL 32216  
(904) 296-2216

Job: FL-1413: Villa Medici Condos

## Shingles Section

Certainteed Landmark architectural shingle with 5-star warranty

Shingle - Color: Resawn Shake

Drip Edge - Color: White

### SCOPE OF WORK:

1. Coordinate with General Contractor to obtain all building permits required by city or county.
2. Provide copy of general liability, worker's compensation and state license upon request.
3. Provide all set-up, waste disposal measures, safety equipment and manpower needed to complete the project.
4. Apply tarps and/or other measures to ensure protection of your landscaping.
5. Remove existing shingles and underlayment, to expose existing decking.
6. Inspect decking and re-nail to meet building code.
7. Replace any damaged or rotted decking found, with like type and thickness prior to installation of new underlayment.
8. Install new flashings If damaged or unserviceable.
9. Install Certainteed WinterGuard ice and water shield at all penetrations, walls, and valleys.
10. Install Certainteed WinterGuard peel and stick underlayment to entire roof surface to meet ASTM D1970.
11. Install new pre-painted 2-1/2" eave drip flashing at perimeter of roof.
12. Install Certainteed SwiftStart Starter Shingles along all gutter lines and rake edges.
13. Install Certainteed Landmark Lifetime Shingles.
14. Install Certainteed Ridge Vent filtered on ridges.
15. Install Certainteed CedarCrest Ridge hip & ridge shingles.
16. Install new lead pipe flashing on pipes vents.
17. Apply sealant on exposed nail heads on all vents and flashings.
18. Clean up all job related debris on a daily and conduct a final thorough cleaning upon completion of the new roof.
19. Conduct a final walk-through by a RoofCrafters Field Supervisor upon completion.
20. Order final inspection, if required.
21. Crews will maintain safety requirement at all times during the construction process.

RoofCrafters to provide a transferable Certainteed 5 STAR WARRANTY: Lifetime shingle warranty (30 years non-prorated) material warranty and 25 year workmanship warranty.

### HVAC Pads

1. Remove existing roofing and underlayment, to expose existing decking.
2. Inspect decking and re-nail to meet local building code, as required.
3. Replace all damaged or rotted decking found, with like type and thickness before installing new underlayment.
4. If any flashing is damaged or unserviceable, we will install new flashings as needed to ensure no leaks.
5. Install 60 mil TPO per manufacturer's written specifications.
6. Install 60 mil TPO fully adhered to all vertical details per manufacturer's written specifications.
7. Furnish and install pre-molded TPO pipe boots on all pipe vents per manufacturer's written specifications.
8. Fabricate and install termination bars as required to ensure a watertight roof system per the manufacturer's written specifications.
9. For complete cleanup and removal of all debris.
10. To provide a 20-year warranty.
11. To provide a 5-year workmanship warranty.

## ADDITIONAL ITEMS INCLUDED:

- Remove and replace all roof to wall flashing.
- Remove and replace all water damaged fascia.

## EXCLUDES:

- Gutter work, unless listed above.
- Fascia, soffit, or other woodwork, unless listed above.
- Interior work, unless listed above.
- Any roof-mounted satellite dish or other accessories will be removed during the re-roof process and not re-installed. Installation of any removed accessory will be the client's responsibility.

**\*\*WEATHER\*\***

Your estimator can only suggest a possible timeframe.

Because the roofing process is dependent upon favorable weather conditions, your assigned Field Supervisor will notify you of any schedule changes.

Our scheduler will call and discuss the start date with you once your order is fully processed.

**\*\*HOA/ARB\*\***

Obtaining HOA/ARB approval is the responsibility of the homeowner. Usually, if alike type/color is being applied, HOA/ARB approval is not needed, but please verify with your approving authority to prevent any delays. Your estimator can assist with providing the authority samples, upon request.

**\*\*AC or Water Line Improperly Installed\*\***

RoofCrafters is not responsible for any damage that may occur if AC or water lines have not been installed per Florida building code.

Qty Unit

Materials

Labor

**\$1,923,644.83****TPO Roof Over**

60 mil TPO roof system

Color: WHITE

## SCOPE OF WORK:

1. Coordinate with General Contractor to obtain all building permits required by the city or county.
2. Provide a copy of general liability, worker's compensation, and state license upon request.
3. Provide all set-up, safety equipment, manpower, and waste disposal measures needed to complete the project in a safe but timely manner.
4. Apply tarps and/or other measures to ensure the protection of surrounding landscaping.
5. Clean existing roof free of all debris to prepare for new roof-over installation.
6. Install 60 mil TPO per manufacturer's written specifications.
7. Install 60 mil TPO fully adhered to all vertical details per manufacturer's written specifications.
8. Furnish and install HVAC stand leg wraps per manufacturer's written specifications.
9. Fabricate and install termination bars and Scuppers as required to ensure a watertight roof system per the manufacturer's written specifications.
10. For complete cleanup and removal of all debris.
11. To provide a Versico 20-year No Dollar Limit warranty.
12. To provide a 5-year workmanship warranty.

## EXCLUDES:

- Fascia, soffit, or other woodwork or materials.
- Interior work or materials.

Qty Unit

**BASIC TPO SYSTEM****INSULATIONS**

Choose Insulation required by job type.

**\*\*Tapered insulation should be by quote from supplier or approved by management.**


**LABOR****ADDITIONAL ITEMS**



\$115,680.71

TOTAL

\$2,039,325.54

Finance as much as \$100,000 • Starting at \$999/month with  Acorn FINANCE • [APPLY](#)**ROOFCRAFTERS CONTRACT DISCLAIMER- FLORIDA**

**Contract Definitions:** This document establishes an agreement between RoofCrafters Roofing, LLC, hereinafter referred to as the "CONTRACTOR," and the Client, hereinafter referred to as the "OWNER(S)."

**DEFINITIONS IN THE CONTRACT:** "Contract" means an agreement for improving real property, written or unwritten, express or implied, and includes extras or change orders. In this Contract, "CONTRACT" signifies a pact for enhancing real property, whether written or oral, explicit or implicit, encompassing additional services or alterations. "OWNER(S)" pertains to the property owner(s) holding title, mortgage, or serving as the designated point of contact.

**CONTRACT PRICE:** The total amount of money that the OWNER(S) will pay to the CONTRACTOR for the work mentioned in the attached Written Estimate, however, the final invoice may be more or less, based on any Change Orders

**CHANGE ORDERS:** Based on the current Florida Building Code, RoofCrafters retains the right to enter a change order for the initial contract, either before or during installation of your roofing project. There may be certain instances that FBC determines we may or may not require additional roofing materials or installation requirements. Please see F.S. 713.01 Paragraph (11): "Extras or change orders" means labor, services, or materials for improving real property authorized by the owner and added to or deleted from labor, services, or materials covered by a previous contract between the same parties. **If OWNER(S) refuses to sign a change order required to adhere to current building codes, or Manufacturer Specifications, CONTRACTOR will have to cease work until an agreement is made on the Change Order.** CONTRACTOR IS NOT RESPONSIBLE FOR ANY WEATHER DAMAGE OR ACTS OF GOD THAT OCCURS, WHILE THERE IS A CHANGE ORDER DISPUTE.

**GENERAL SCOPE OF WORK:** The scope of work is the first page with the roofing project information. The CONTRACTOR commits to diligently executing the tasks outlined in the attached Contract, ensuring that all work conducted meets industry standards, customary within the Municipality/County of the Job Address. If said CONTRACT has a scope of work that is not within current Building Codes or we are required to reassess the original scope of work on said contract, it will result in a change order and, OWNER(S) agrees to sign said change order, once CONTRACTOR and OWNER(S) agree upon change order price. Note: The new CONTRACT price will be in addition to any Change Order that has been implemented.

**PERMITS AND LICENSES:** At the expense of the CONTRACTOR, all essential building, occupancy, and other governmental permits and licenses, mandated for Roof Installation or Repairs, will be procured.

**ARTWORK AND FIXTURES DURING ROOFING:** The CONTRACTOR assumes no liability for any damages incurred by artwork, wall decor, home decor, affixed lighting fixtures (FBC), or ceiling fans that may loosen due to vibrations during the re-roofing or repair process. The OWNER(S) understands that dismantling roof-mounted satellite systems is not CONTRACTOR'S responsibility, unless stipulated in the signed contracts scope of work. **We do not install anything on the roof unless it's expressly written in the contract.**

**FINANCING:** If you have chosen financing please fill out your paperwork completely. *If you choose to apply for financing during construction, and have not received payment by the time your project is completed, you are still required to make payment to RoofCrafters when final invoice is received. We do not begin Financed projects until RoofCrafters receives an approval for your roofing project, from the Finance Company.*

**SKYLIGHT REPLACEMENT NOTE:** Interior trim work is not included in the installation process during skylight replacement. The CONTRACTOR does not offer interior work and recommends engaging another contractor for such installations. Please ask for a referral for carpentry work if you would like one.

**ADDITIONAL SHINGLE LAYER DISCOVERY:** Uncovering a Second layer of shingles during removal will impact removal costs and result in a change order for added labor.



**SIDEWALKS AND DRIVEWAY LIABILITY: CONTRACTOR** assumes no liability for damage to **OWNER(S)**'s sidewalk composed of concrete, pavers, gravel, shell, etc. **If you do not want trailers or trucks in your driveway, the materials and debris to and from property. PLEASE SPECIFY BEFORE SIGNING.**

**DOCUMENTATION OF DRIVEWAY CONDITION:** RoofCrafters will take photographs of the driveway before work.

**ROOFING MATERIALS BEHAVIOR:** The **OWNER(S)** recognizes that Shingles, Metal or Tile might experience temperature fluctuations. Slight impressions on roof sheathing seams and patterns are normal and continue. Shingles or Metal aren't designed to conceal irregularities. Shading or shadowing may occur due to products are not **CONTRACTOR'S** responsibility. Consistent shading isn't guaranteed. Color changes, fading, and discoloration, and pollutants. Repair components might not match perfectly due to weathering or manufacturing.

**GUTTERS:** RoofCrafters will inform **OWNER(S)** if gutters need to be removed. Not all roofing jobs require removal. We do not guarantee that gutters will be replaced or not damaged after removal. **We try our best not to remove them. If you want to salvage or have your gutters removed professionally, RoofCrafters suggests you contact a professional gutter company and either reinstall them or arrange to purchase new gutters after we are completed with your roof project.**

**PLEASE NOTE: ROOFCRAFTERS WILL NOT REMOVE AND RE-INSTALL GUTTERS.**

**SIMULTANEOUS CONSTRUCTION: OWNER(S)** is obligated to notify **CONTRACTOR** of concurrent or future construction simultaneously with **CONTRACTOR'S** scheduled work. **OWNER(S)** also agrees to inform **CONTRACTOR** of any construction susceptible to protruding nails due to proximity to the underside of the roof decking (e.g., Porches, Florida Rooms, etc.). **CONTRACTOR** will not be held accountable for damages caused by roofing or decking nails to electrical, plumbing, or other systems. **CONTRACTOR** will **CONTRACTOR** be liable for damage to such ceilings if prior notice is not provided by **OWNER(S)**.

**GENERAL NOTES:** Although the **CONTRACTOR** is committed to thorough magnetic sweeping for roofing nails, nails may not be recovered, absolving the **CONTRACTOR** of liability for unretrieved nails or any resulting damage. Roofing nails might be washed into and down gutters, Please carefully check for nails after a heavy rain. Call us for more information.

**HOA/ARB:** Obtaining HOA/ARB approval is the sole responsibility of the **OWNER(S)**. Usually, if a like type/condition is usually not needed, but please verify with your approving authority to prevent any delays. Ask your Estimator for more information.

**HVAC, WATER, NATURAL GAS AND ELECTRICAL LINES DISCLAIMER:** RoofCrafters Roofing is not responsible for lines installed correctly or in violation of current building codes. Any lines that may be damaged during the roofing project above not being up to code, will be the responsibility of the property owner. Please locate a specialist in the area. If you are not sure if your lines are up to code, please have a licensed home inspector or trade specialist perform a check before scheduling the roof project. For more information please refer to your State Building Codes. Example building code: Refrigerant piping installed within 1 1/2 inches (38 mm) of the underside of roof decks shall be protected by a steel protection plate. Steel Protection Plate - if an air conditioner contractor runs a pipe less than 1 1/2 inches from the roof edge, the contractor is responsible, by state code, for installing a steel protection plate to prevent possible damage.

## **WEATHER**

BECAUSE THE ROOFING PROCESS IS DEPENDENT UPON FAVORABLE WEATHER CONDITIONS, YOU WILL CONTACT US TO SCHEDULE YOUR ROOFING PROJECT. PLEASE BE FLEXIBLE WITH OUR SCHEDULE. WE WILL ATTEMPT TO COMPLETION OF THE WORK AS CLOSE TO THE INTENDED DATES AS POSSIBLE. OUR SCHEDULER WILL CONTACT YOU WHEN YOUR ORDER IS PROCESSED. **YOUR ESTIMATOR CAN ONLY OFFER YOU A POSSIBLE TIMEFRAME FOR YOUR PROJECT.**

**DIRECT CONTACT:** Unless approved by the Director of Operations, Operations Manager or Managing Member, RoofCrafters Roofing will not contact Subcontractors or Employees of RoofCrafters Roofing.



**NON-ASSIGNABLE RIGHTS: OWNER(S)** understand that their rights under this Contract are not transferable work.

**CHOICE OF LAW AND VENUE:** This Contract is governed by the laws of the State of Florida, with the venue designated as Pinellas County, Florida.

**ENTIRE AGREEMENT:** This Contract constitutes the entirety of the agreement between the parties, superseding any prior oral or written communication. Any such prior communication is assumed to be incorporated here or disregarded intentionally.

**CANCELLATIONS:** This is a legally binding contract. By law, the client has 3 days from the date of signature to cancel a signed contract. Cancellation must be in writing within 3 days. If canceled after the 3 days, a 15% cancellation fee of the project amount will be billed and owed to cover time and cost incurred, as allowable under Florida law.

**PAYMENT PROCEDURE:** Prior to commencement of the project or upon the execution of this Agreement, **OWNER(S)** pay a 40% Deposit of the Contract Price. (Specialty and Commercial Roofing Projects may differ) Once your roofing project is completed, payment is due upon "**final furnishing**". Both parties acknowledge the significance of punctual payment, considering non-payment is a substantial breach of this Agreement. Delinquent sums shall incur late fees of 5% after 15 days, plus 12% per annum, in accordance with Florida Law.

Per Florida Statute 713.01(12) "**Final furnishing**" means the last date that the lienor furnishes labor, services, or materials. Such date may not be measured by other standards, such as the issuance of a certificate of occupancy or the issuance of a certificate of final completion, and does not include the correction of deficiencies in the lienor's previously performed work or materials supplied.

'Notice of Intent' to lien will be mailed out after 7 days. On the 14th day, we will send you a 'Notice of Lien' until we receive final payment. On the 15th day, finance charges will start to accrue. Please contact our Accounts Payable Department if you need assistance or may have any questions.

**CONTRACT DISPUTE:** Per Florida Statute 715.12(e) Unless the contract specifically provides to the contrary, a dispute between an obligor and obligee does not permit the obligor to withhold payment from the obligee or from any other obligee for labor, services, or materials provided to the obligor and which are not subject to or affected by the dispute. If any action at law or in equity is necessary to collect any unpaid balance, RoofCrafters shall be entitled to reasonable attorney's fees, interest, and costs in addition to any other relief to which it may be entitled.

#### CONSTRUCTION INDUSTRY RECOVERY FUND SECTION 489.1425

PAYMENT MAY BE AVAILABLE FROM THE FLORIDA OWNER(S)'S CONSTRUCTION RECOVERY FUND IF YOU LOSE MONEY ON A PROJECT PERFORMED UNDER CONTRACT, WHERE THE LOSS RESULTS FROM SPECIFIC VIOLATIONS OF FLORIDA LAW BY A LICENSED CONTRACTOR. FOR INFORMATION ABOUT THE RECOVERY FUND AND FILING A CLAIM, CONTACT THE FLORIDA CONSTRUCTION INDUSTRY LICENSING BOARD AT THE FOLLOWING TELEPHONE NUMBER AND ADDRESS:

#### Florida Construction Licensing Board

1940 N. Monroe Street  
Tallahassee, Florida 32399  
850-487-1395

#### CHAPTER 558 NOTICE OF CLAIM

CHAPTER 558, FLORIDA STATUTES, CONTAINS IMPORTANT REQUIREMENTS YOU MUST FOLLOW BEFORE YOU MAY BRING ANY LEGAL ACTION FOR AN ALLEGED CONSTRUCTION DEFECT. SIXTY DAYS BEFORE YOU BRING ANY LEGAL ACTION, YOU MUST DELIVER TO THE OTHER PARTY TO THIS CONTRACT A WRITTEN NOTICE, REFERRING TO CHAPTER 558, OF ANY CONSTRUCTION CONDITIONS YOU ALLEGE ARE DEFECTIVE AND PROVIDE SUCH PERSON THE OPPORTUNITY TO INSPECT THE ALLEGED CONSTRUCTION DEFECTS AND TO CONSIDER MAKING AN OFFER TO REPAIR OR PAY FOR THE ALLEGED CONSTRUCTION DEFECTS. YOU ARE NOT OBLIGATED TO ACCEPT ANY OFFER WHICH MAY BE MADE. THERE ARE STRICT DEADLINES AND PROCEDURES UNDER THIS FLORIDA LAW WHICH MUST BE MET AND FOLLOWED TO PROTECT YOUR INTERESTS.

ACCORDING TO FLORIDA'S CONSTRUCTION LIEN LAW (SECTIONS 713.001-713.37, FLORIDA STATUTES), THOSE WHO WORK ON YOUR PROPERTY OR PROVIDE MATERIALS AND SERVICES AND ARE NOT PAID IN FULL HAVE A RIGHT TO ENFORCE THEIR CLAIM FOR PAYMENT AGAINST YOUR PROPERTY. THIS CLAIM IS KNOWN AS A CONSTRUCTION LIEN. IF YOUR CONTRACTOR OR A SUBCONTRACTOR FAILS TO PAY

SUBCONTRACTORS, SUB-SUBCONTRACTORS, OR MATERIAL SUPPLIERS, THOSE PEOPLE WHO ARE PROPERTY FOR PAYMENT, EVEN IF YOU HAVE ALREADY PAID YOUR CONTRACTOR IN FULL. IF YOU F/ CONTRACTOR MAY ALSO HAVE A LIEN ON YOUR PROPERTY. THIS MEANS IF A LIEN IS FILED YOUR PI WILL TO PAY FOR LABOR, MATERIALS, OR OTHER SERVICES THAT YOUR CONTRACTOR OR A SUBCON PROTECT YOURSELF, YOU SHOULD STIPULATE IN THIS CONTRACT THAT BEFORE ANY PAYMENT IS TO PROVIDE YOU WITH A WRITTEN RELEASE OF LIEN FROM ANY PERSON OR COMPANY THAT HAS P OWNER(S)." FLORIDA'S CONSTRUCTION LIEN LAW IS COMPLEX, AND IT IS R RECOMMENDED THAT Y

**WARRANTY DETAILS - REFER TO THE SCOPE OF WORK LISTED ABOVE FOR WARRANTY INFORMATION**

**ASSIGNMENT OF MANUFACTURERS' WARRANTIES:** Warranties will be provided once final payment is made. **CONTRACTOR** assigns manufacturers' warranties to **OWNER(S)**, who accept this assignment, seeking re defects and workmanship issues.

**PAYMENT DUE: PAYMENT IS DUE AT FINAL WALK THROUGH OR AT FINAL FURNISHING OF LABOR, FINAL INVOICE IS SENT.** Due to multiple municipalities being backlogged, Final Inspection appointments Florida. With all of that said, the contract you signed requests payment due at our Final Furnishing of labor completed, we will give you a Punch List to fill out and return to us. We will then complete the punch list up you signed in the RoofCrafters Contract.

**INSURANCE PAYMENTS:** If this scope of work is an Insurance Claim, **OWNER(S)** is responsible for the De begin the roofing project, unless otherwise agreed upon by RoofCrafters Roofing Leadership, in writing. If Payment before **CONTRACTOR** has completed the roofing project, then **OWNER(S)** are responsible to mak will collect reimbursement from their Insurance Carrier. Please see the Direction of Payment Disclaimer. I **Furnishing of Labor, Services and Materials, unless you have Signed a Direction of Payment form. (See**

**4 WAYS TO PAY:**

**WE ACCEPT CREDIT CARDS (3% FEE) , ECHECK (FREE), PAPER CHECKS (FREE) AND WIRE (\$30.00 FEE)**

**Please contact our Accounts Payable Department for payment options at: 877.676.6373.**

**THANK YOU FOR CHOOSING ROOFCRAFTERS AND WELCOME TO OUR FAMILY!**

\_\_\_\_\_  
Company Authorized Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

# EXHIBIT “G”



Date: 9/8/2022

3415 Kori Rd, Jacksonville, 32257  
 eloroofing.com | 904-528-0188  
 Licensed Building Contractor #CB C1253093  
 Licensed Roofing Contractor #CCC1331535



Client: Villa Medici Castle Group  
 Property Address: 8539 Gate Parkway,  
 Jacksonville, FL 32216

This Estimate is for roofing work to be performed in a timely and workmanlike manner: Elo Restoration, Inc. d/b/a Elo Roofing Inc. (collectively "Elo") proposes to furnish and install materials in accordance with all Florida Building Codes, local laws, ordinances, statutes and manufactures specifications. The scope of work summary as listed below is the recommended work to be performed by Elo while maintaining all proper insurances and licenses required by local and state regulations.

**Scope of Work: All buildings**

1. Remove all layers of shingles and roofing system components
2. Furnish and install architectural asphalt shingle  
 Manufacture and Type: GAF Timberline HDZ  
 Color: Weather Wood
3. Inspect all decking and flashing: Unforeseen Items (reflects potential additional cost)
  - a. Damaged plywood replaced at \$105/sheet
  - b. Dimensional lumber replaced at \$6.50/LF
  - c. Flashing replaced at \$8.50/ LF \* Flashing already included in price for head walls and rake walls of flat areas and
4. Re-nail roof deck to code
5. Furnish and install synthetic underlayment over entire roof deck (double course)
6. Furnish and install self-adhered water barrier in valleys.
7. Furnish and install Starter course- asphalt
8. Furnish and install hip and ridge cap shingles, ridge vent
9. Modified bitumen torch applied on flat roofs
10. Replace through the wall scuppers on flat roof areas, and flash parapet walls
  - a. No manipulation of mechanical units is estimated in cost
  - b. Working around existing mechanical units may not be achieved in which case a supplemental scope of work with additional cost will be needed and coordinated with a licensed and insured HVAC contractor.
  - c. Pull nails on interior parapet wall install flashing sheet behind siding panels on flat roofs
11. Pitch pans around HVAC platforms legs, with pourable sealer.
  - a. Electrical lines will need to be hoisted, Elo is not responsible for damages or additional expenses should additional costs be necessary
12. Furnish and install Drip edge to be pre-finished 2x4
13. 4" GRV exhaust ventilation replacement  
 Color of drip edge, ventilation, and pipe jacks: TBD
14. Replace all pipe jack flashings, and seal
15. Commercial grade sealant applied to all required areas
16. Haul away Debris, magnetic sweeps, thorough clean up and final walk through
17. Permit, Taxes and Fee's, coordinate county inspections (engineering firm) *\*In the event that additional permits are required (more than one permit per building/structure) the permit fees for additional permits will be charged to Customer.*
18. Safety and site management, concern resolution
19. Boom Lift demo containers, rental, and operator. \*Price is subject to change per the rates of rental agreements and operating costs. \*Equipment rentals included for 45 days. Written change of price for equipment and operating costs to be dually signed and agreed upon by Customer and Elo.

**Estimated Cost:****\$2,096,753.60**

All payment terms can be found on page 3 of this Agreement.

Elo shall commence work on the approximate date of 11/8/22 and shall achieve completion date of no latter than 4/31/2023

In the event Customer requests that Elo perform additional work, other than outlined in the scope of work set forth above, Customer and Elo shall work together to agree on a mutually- agreeable price for that work. Prior to Elo beginning any such additional work, Elo shall first obtain a signed change order from Customer. Customer shall not be liable to Elo for payment for any additional work, unless Customer has first signed a change order agreeing to the additional work.

Elo Roofing cannot be held responsible for delays beyond the control of Elo Roofing.

**ACCEPTANCE OF PROPOSAL:** With authorized signature below, I/We hereby accept this proposal and authorize Elo to do the work as described. I/WE have read and agree to the Terms and Conditions on this document or attached. Should scheduled payment and full payment not be received upon substantial completion of the job or by the terms herein, then interest shall accrue at 1.5% per month after 60 days past due. Should this be referred to an attorney for collection, I/We will be responsible for all attorney's fees, cost, and expenses incurred by Elo.

\_\_\_\_\_  
 Print Name: Authorized Agent

\_\_\_\_\_  
 Signature: Authorized Agent

\_\_\_\_\_  
 Print Name: Authorized Agent

\_\_\_\_\_  
 Signature: Authorized Agent

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Elo Representative: \_\_\_\_\_







### ADDITIONAL TERMS AND CONDITIONS OF SERVICE

1. **Scope of Work & Pre-Existing Conditions.** The scope of work that Elo will provide is limited to that work specifically described herein. Any scope of work not specifically described in this contract is excluded. Elo's performance of the work is limited by, among other things, the pre-existing conditions and characteristics of the premises. Elo is not liable for any damages that exist as the result of any unknown pre-existing or hidden conditions, including but not limited to, damages that exist as the result of previous or existing roof leaks.
2. **Association Approval.** Customer will obtain all necessary permissions and consents from any applicable association which may be required for the services that Elo will provide, including but not limited to, Customer's choice of color, Notice of Commencement, and Elo shall not be responsible for any damage, loss, or delay related to an association's approval or denial of the services provided by Elo.
3. **Skylights.** Skylights are typically replaced at the same time that the roofing system is replaced. Elo recommends that Customer purchase new skylights as part of the re-roof in order to avoid any problems. If skylights are present and Elo is not contracted to install new skylights, then Elo shall not be liable for any leaks or issues related to existing skylights and/or existing flashing, even if they had to be removed and re-installed by Elo in order to complete its work.
4. **Protection of Property & Risk of Loss.** Elo is not responsible for protection of Customer's property (real or personal). Customer agrees to remove, store and/or protect their property (real or personal) during Elo's work, including any vehicles and property exposed to damage by Elo's work. Customer waives any claim against Elo and agrees to hold it harmless from any damages resulting from: (i) items under the roof deck penetrated by roofing nails; (ii) damage to driveways, flowers, trees, or landscaping, even if protection is provided by Elo; (iii) movement or vibrations on the roof decking; (iv) removal of gutters; (v) the utilizing or reinstalling of existing skylights; and (vi) any pre-existing items on the property that are not in accordance with building code; and (vii) Elo will not intentionally work during rain events and is not responsible for interior damage caused by pop up or unexpected storms or weather events outside of its control. In addition, Customer waives any claim against Elo for any damage or loss caused by: the acts or omissions of parties not contracted by or affiliated with Elo; delays in materials; defects or failure of materials used as a roof substrate; faulty condition of parapet walls, copings, chimneys, skylights, vents, supports, or other parts of the building; vapor condensation beneath the roof; stoppage of roof drains and gutters; penetration of the roof from beneath by rising fasteners of any type; inadequate drainage, slope or other conditions not caused by Elo which cause ponding or standing water; termites or other insects; rodents or other animals; mold, fungus, spores or other organisms; harmful chemicals, oils, acids and the like that come into contact with Customer's roof and cause a leak or otherwise damage Customer's roof; or any other causes beyond Elo's reasonable control.
5. **Hazardous Materials / Mold.** Nothing contained in this contract shall be construed to require Elo to determine the presence or absence of any hazardous materials, mold, or asbestos-containing materials affecting the property or to require Elo to abate, remove, protect, or clean such materials. In the event that Elo learns of the presence of such materials on Customer's property, it reserves the right to immediately stop work until such condition is addressed at Customer's expense. Customer acknowledges that mold is a common occurrence in Florida homes and any questions about the dangers from mold can be determined by contacting the Centers for Disease Control and Florida Department of Health. Customer agrees that Elo is not responsible for any damages caused by mold or any other fungus or biological material, precluding any construction/work performed Elo or any services offered by Elo, including but not limited to property damage, personal injury, loss of income, emotional distress, death, loss of use, loss of value, adverse health effects, or any special, consequential, punitive, or other damages. In addition, Elo is not responsible for evaluating Customer's home venting and circulation system. Elo will install roof vents in accordance with local building codes.
6. **Warranties.** After payment of all amounts owed to Elo, Elo will issue its standard five-year warranty that all labor furnished under this contract will be of good quality and free from defects subject to the terms and conditions contained in the warranty packet. Elo has no obligation to perform any warranty work until receiving payment in full. Any warranty from a manufacturer of any materials used is solely between Customer and the manufacturer. Except as stated herein and the warranty packet, Elo makes no express or implied warranties and all stated warranties are in lieu of all other warranties, express or implied.
7. **Payment, Interest, Attorney's Fees, and Costs.** Time is of the essence for all payments due from Customer under this contract. A service charge of 1.5% per month will be assessed on all balances that are 60 days past due. Elo shall be entitled to recover from Customer all collection costs, including reasonable attorneys' fees and costs, whether litigation be initiated or not, that it incurs following a default of Customer's payment obligations under this contract. In the event of any material breach of this contract by Elo, and whether litigation is initiated or not, Customer shall be entitled to recover its attorneys' fees and costs from Elo.
8. **Venue & Waiver of Jury Trial.** Venue of any dispute concerning this contract shall be in the County where the project is located. Customer and Elo hereby knowingly waive any right to a trial by jury in any litigation arising from or related to this contract.
9. **Florida Construction Lien Notice:** ACCORDING TO FLORIDA'S CONSTRUCTION LIEN LAW (SECTIONS 713.001-713.37, FLORIDA STATUTES), THOSE WHO WORK ON YOUR PROPERTY OR PROVIDE MATERIALS AND SERVICES AND ARE NOT PAID IN FULL HAVE A RIGHT TO ENFORCE THEIR CLAIM FOR PAYMENT AGAINST YOUR PROPERTY. THIS CLAIM IS KNOWN AS A CONSTRUCTION LIEN. IF YOUR CONTRACTOR OR A SUBCONTRACTOR FAILS TO PAY SUBCONTRACTORS, SUB- SUBCONTRACTORS, OR MATERIAL SUPPLIERS, THOSE PEOPLE WHO ARE OWED MONEY MAY LOOK TO YOUR PROPERTY FOR PAYMENT, EVEN IF YOU HAVE ALREADY PAID YOUR CONTRACTOR IN FULL. IF YOU FAIL TO PAY YOUR CONTRACTOR, YOUR CONTRACTOR MAY ALSO HAVE A LIEN ON YOUR PROPERTY. THIS MEANS IF A LIEN IS FILED, YOUR PROPERTY COULD BE SOLD AGAINST YOUR WILL TO PAY FOR LABOR, MATERIALS, OR OTHER SERVICES THAT YOUR CONTRACTOR OR A SUBCONTRACTOR MAY HAVE FAILED TO PAY. TO PROTECT YOURSELF, YOU SHOULD STIPULATE IN THIS CONTRACT THAT BEFORE ANY PAYMENT IS MADE, YOUR CONTRACTOR IS REQUIRED TO PROVIDE YOU WITH A WRITTEN RELEASE OF LIEN FROM ANY PERSON OR COMPANY THAT HAS PROVIDED TO YOU A "NOTICE TO OWNER." FLORIDA'S CONSTRUCTION LIEN LAW IS COMPLEX, AND IT IS RECOMMENDED THAT YOU CONSULT AN ATTORNEY.
10. **Florida Homeowners' Construction Recovery Fund:** Payment, up to a limited amount, may be available from the Florida Homeowners' Construction Recovery Fund, if you lose money on a project performed under contract, where the loss results from specified violations of Florida law by a licensed contractor. For information about the recovery fund and filing a claim, contact the Florida Construction Industry Licensing Board at the following telephone number and address: Construction Industry Licensing Board, 2601 Blairstone Road, Tallahassee, FL 32399-1039, (850) 487-1395.

Initials \_\_\_\_\_

### ADDITIONAL TERMS AND CONDITIONS OF SERVICE



## Project Cost Summary

**11. Payment Terms and Payment Schedule:** All payments are to be made to Elo in adherence to the Agreement, and in a time no later than net 30 days from the date of the invoice. Payment Schedule is as follows:  
**Deposit required prior to commencement of work:** \$629,026.08 or (30%) – Deposit to cover price lock on all scope of work items for 30 days, materials and labor.  
**Second installment upon completion of 7 buildings:** \$209,675.36 (10%)  
**Third installment upon completion of 13 buildings:** \$419,350.72 (20%)  
**Fourth installment due upon completion of 20 buildings:** \$419,350.72 (20%)  
**Fifth and final payment due upon completion of all buildings:** \$419,350.72 (20%). All "Unforeseen Items" as defined in the aforementioned section of Scope of Work 3A-D shall be paid as completed per the terms of this payment schedule. "Completion" shall mean the Scope of Work being executed fully per the Payment Schedule and passing of final inspection by the authority having jurisdiction. Elo shall take all necessary actions to expedite any corrections in a timely and reasonable manner. If draws or approvals for payment are required by a third party, it is understood that the Customer must make all prior arrangements for the payments to be made to Elo within the terms of this Contract. For any payments made to ELO after the Deposit, and prior to any further payments by Customer, Elo shall provide Customer with lien Waivers from Elo, as well as from all of Elo's subcontractors and suppliers. Upon final payment to Elo, Elo shall provide Customer with final lien waivers from Elo, as well as from all of Elo's subcontractors and suppliers, and provide Customer with Elo's contractor's final payment affidavit.

### Additional Items

#### Wood

Damage to the wood decking cannot be determined until the shingles and underlayment are removed. Elo will inspect the wood decking after the shingles and underlayment are removed and will replace any rotten or defective wood per Building Code at the rate disclosed in the aforementioned section of Scope of Work 3.A-C, which Customer agrees to pay to Elo in addition to the Price upon completion of the roof installations per the Payment Schedule.

#### Additional Trades

- **Gutters:** Gutters often must be removed to install the new roof and may not be reusable after being removed. Elo is not responsible for any damage to gutters that have to be removed. Gutters that are removed will not be replaced or reinstalled by Elo unless Contracted to do so by an additional Agreement. Customer is responsible to engage a gutter professional reinstallation at Customer's expense.
- **Interior Damage Repair:** Interior damage repair is not included in this contract. If Customer wants Elo to perform any interior repairs, Elo will complete such repairs under separate agreement for an additional charge.
- **Solar Panels / Satellite Dish:** Solar panels and satellite dishes have to be removed to install the new roof. It is Customer's responsibility to engage the appropriate professional to remove and reinstall solar panels and satellite dishes at Customer's expense.
- **Stucco/Painting:** Any incidental damage or damage as a result of the work to stucco, trim, or painting will not be the responsible for repairs to affected areas.

#### Right to Cancel

Customer may cancel this contract by sending written notice with the reasons for cancellation to Elo within three business days of signing this contract.

**12. Miscellaneous.** This contract represents the entire agreement between the parties and supersedes all prior negotiations, representations, or agreements either written or oral. No provision of this contract may be amended except in writing signed by Elo and the Customer. If any portion of this contract is held to be invalid or unenforceable, such portion shall be severed and the remainder of this contract shall remain in full force and effect.

**13. Elo's insurance requirements:** CGL of two million dollars; Workers Compensation of one million dollars, Auto Liability Insurance of one million dollars, in coverages throughout entirety of work and naming Customer additionally insured and providing copies of the Elo insurance policies.

\_\_\_\_\_  
Print Name: Authorized Agent

\_\_\_\_\_  
Signature: Authorized Agent

\_\_\_\_\_  
Print Name: Authorized Agent

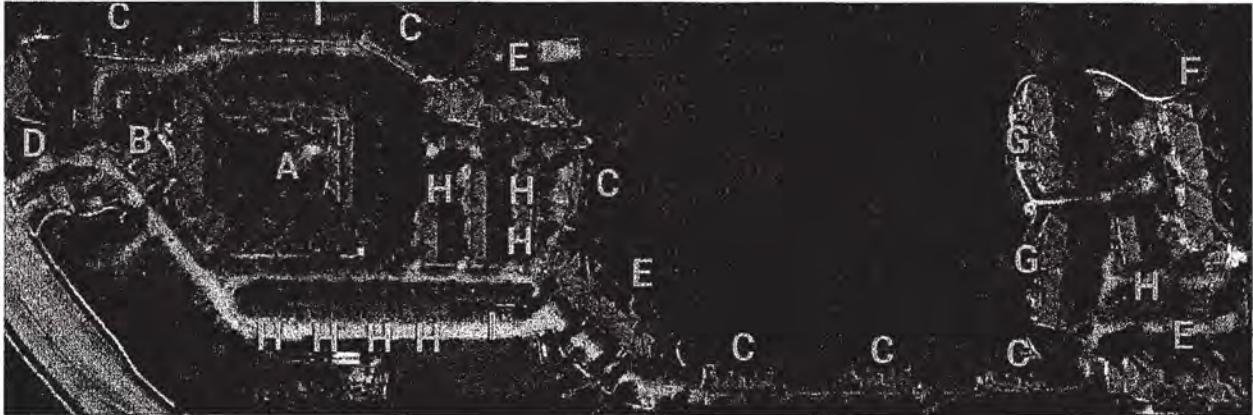
\_\_\_\_\_  
Signature: Authorized Agent

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Elo Representative: \_\_\_\_\_



Villa Medici



Timelines are approximated (full day of work no interruptions)

Building	Number of Days	Stories
A	18 days	4
B	.5 days	1
C	6 days for all six buildings	2
D	3 days	3
E	15 Days for all three buildings	3
F	5 Days	3
G	6 Days for two buildings	3
H	8 Days for all eight buildings	1
I	3 Days for three buildings	1
Totals	64 days	Flat: 7-14 days



# Systems Plus Warranty

100%



30%



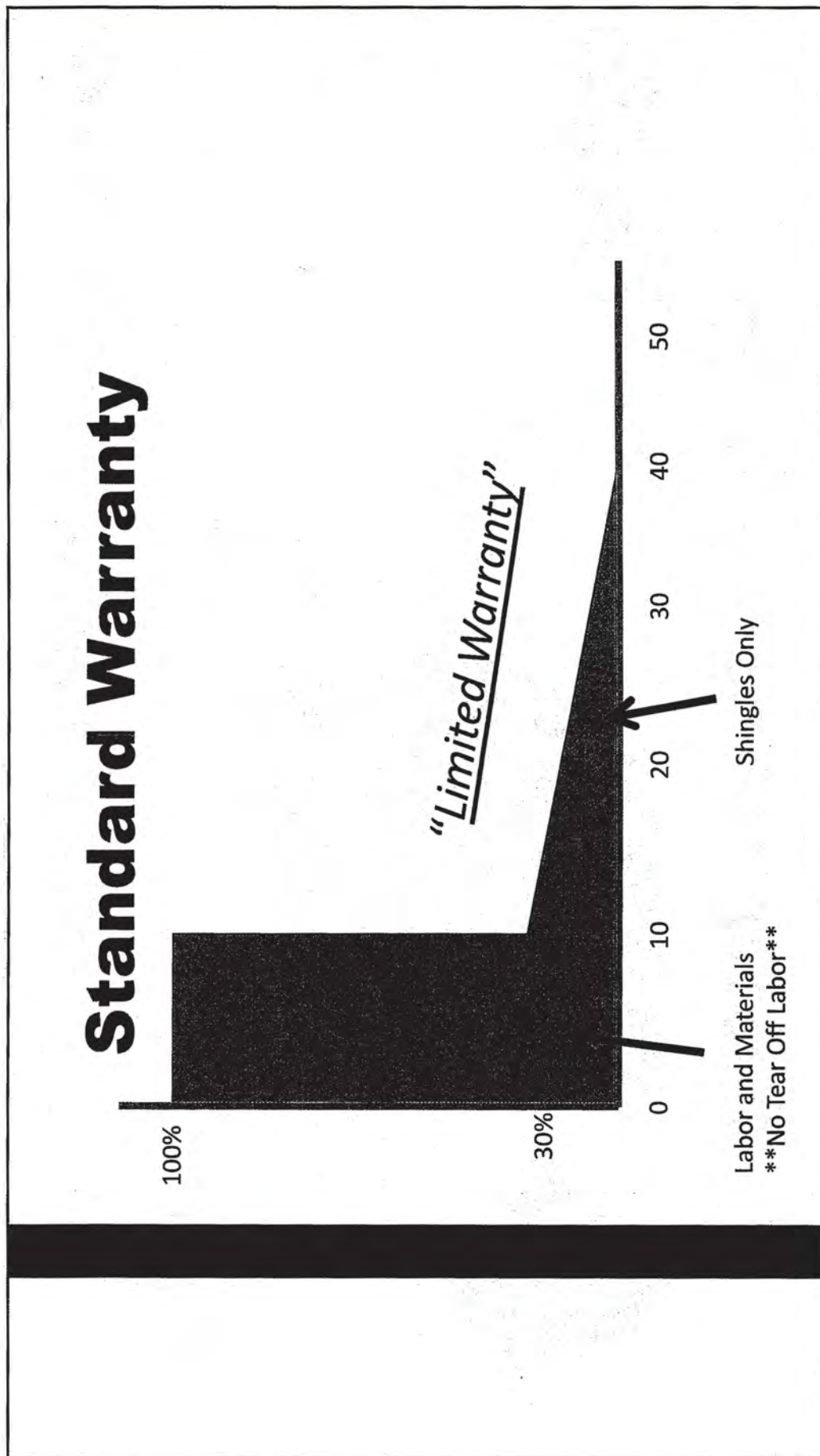
Covers Only GAF Products for Material Failures. In the event of a Material Failure tear off and installing labor included

50 Lifetime

\$36,298.46

**\*\*Requires 3 Accessories\*\***





# Silver Pledge Warranty

100%



30%



ALL MATERIALS  
(including flashing),  
INSTALLING LABOR,  
TEAR OFF LABOR &  
DISPOSAL with 10yr  
WORKMANSHIP  
WARRANTY backed  
by GAF



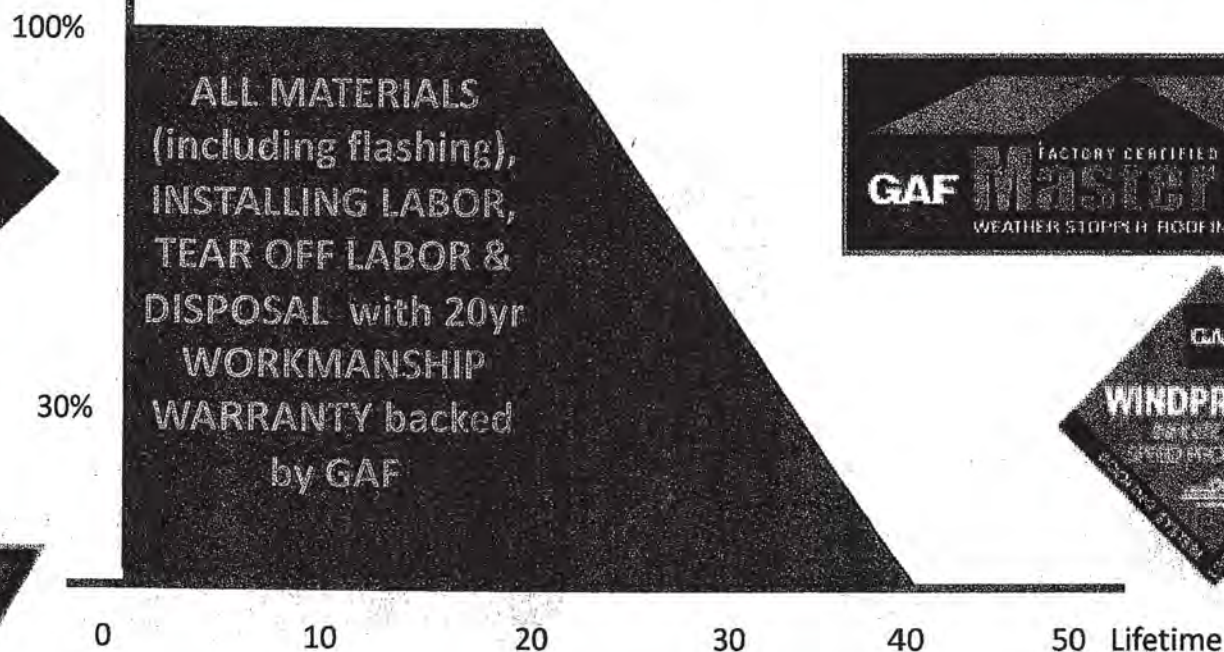
0 10 20 30 40 50 Lifetime

**\*\*Requires Entire GAF Roof System\*\***

**\$53,251.10**



# Golden Pledge Warranty



**\*\*Requires Entire GAF Roof System\*\***

**\$88,032.28**

# EXHIBIT “H”





2862 Balford Oaks Rd  
Jacksonville, FL 32207  
(904) 802-7150  
CBC1263996  
MRSR 3064

## CUSTOMER AGREEMENT

Customer Name <b>Villa Medici Condo Association</b>	Insurance Company <b>Steadfast</b>	Date Reported	Date of Loss <b>12/24/2020</b>
Property <b>8539 Gate Pkwy W</b>	Claim # <b>5630037284</b>	Type of Loss <b>Wind</b>	
City, State, Zip <b>Jacksonville, FL 32216</b>	Policy #	Mortgage Company	
Phone <b>904-333-5194</b>	Ins. Co. Phone	Mortgage Loan #	
Email <b>Gunilla@oakstreetrealty.com</b>	Adjuster Phone	Deductible <b>\$ 250,000</b>	

This Agreement is entered into by and between the property owner listed above ("Customer") and NexGen Restoration & Roofing, LLC ("Company") as of the date of execution below for the purpose of replacing or repairing Customer's property that was damaged. Customer hereby hires and authorizes Company to perform a complete roof replacement and/or repairs as described herein on the Customers property listed above.

### SCOPE OF WORK

<input type="checkbox"/> Remove existing roof system	<input type="checkbox"/> Tar new eave metal and penetrations to underlayment per code
<input type="checkbox"/> Install shingles per manufacturer specifications	<input type="checkbox"/> Manipulation or replacement of flashings as needed to meet code
<input type="checkbox"/> High profile ridge cap	<input type="checkbox"/> Replace and paint all roof accessories to match roof color
<input type="checkbox"/> Install manufacturer specified starter strip	<input type="checkbox"/> Install new synthetic underlayment
<input type="checkbox"/> Install ice and water shield to code at valleys and penetrations	<input type="checkbox"/> Replace gutters where they are fastened thru the eave metal
<input type="checkbox"/> Ventilation per code	<input type="checkbox"/> 5-year workmanship warranty
<input type="checkbox"/> Perform work in accordance with all state & federal laws & regulations	<input type="checkbox"/> Note:

### ADDITIONAL WORK

<input type="checkbox"/> Gutters	<input type="checkbox"/> Interior	<input type="checkbox"/> Flo-Air IAQ Assessment	<input type="checkbox"/> Other
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**\$4,121,708.24**

**TOTAL PRICE:** Insurance proceeds, deductible, and supplement amount

Customer Signature: \_\_\_\_\_

DocuSigned by:

*Gunilla Craven*

179A99E4D2B04BD...

\*The Total Price listed above does not include replacement of wood decking. If wood decking or flashing replacement is required, Company shall replace rotten, deteriorated, or defective wood decking at the rate of \$100 per sheet of OSB, \$115 per sheet of plywood, \$8 per linear foot of 1x2, 1x4, 1x6 lumber, and \$9 per linear foot of 2x4 and 2x6 lumber. Charges incurred for wood or flashing replacement will be added to the Total Price listed above and will be due upon completion. No Flashing Work. Customer acknowledges that the foregoing materials are reasonable and at market rate. Customer further acknowledges that his or her insurer may not cover amounts due pursuant to this paragraph. Customer agrees to pay unforeseeable items.

\*Customer Initial \_\_\_\_\_

\*The Total Price will be determined after inspection of the property with Customer's insurance carrier. Customer authorizes Company to reach agreement with the insurance carrier on Customer's behalf regarding the required scope of work to repair Customer's property. Company will bid the scope of work using the primary insurance industry pricing database (Xactimate) based on the final scope of work agreed upon with the insurance carrier, including general contractor markup at customary insurance industry rates (20% markup on Xactimate line items). Company will provide a written itemized estimate of the agreed scope of work and final Project Total, which estimate and terms shall be incorporated herein and made a part hereof. The final Project Total will equal the Replacement Cost Value for the agreed scope of work plus any upgrades, supplements, and additional charges as provided for herein. **Customer may cancel this Agreement if Customers insurance carrier denies the claim as provided for herein.**

**NOTICE TO INSURANCE COMPANY OF DIRECT PAYMENT AUTHORIZATION:** Customer, the Owner(s) of the property listed above, hereby authorize direct payment of any benefits or proceeds for the claim listed above to NexGen Restoration & Roofing, LLC. Customer makes this direct payment authorization in consideration of Company's agreement to perform its obligations under this Agreement, including not requiring full payment at the time of service. Customer also hereby authorizes our insurance carrier to communicate with any representative of Company regarding any and all matters arising out of or related to the claim and direct our insurance carrier to release any and all information requested by Company, its representatives, and/or its Attorney for the direct purpose of obtaining actual benefits to be paid by our insurance carrier for services rendered or to be rendered under this Agreement. In this regard, Customer waives our privacy rights. **In addition, Company is authorized to discuss or explain a bid for construction or repair of a covered property with the insurer of such property if the Company is doing so for the usual and customary fees applicable to the scope of work to be performed pursuant to Florida Statute Section 626.854(15).** If payment is made directly to the Customer by an insurer, it shall be endorsed over to NEXGEN RESTORATION & ROOFING/B&C REMEDIATION by the Customer within three business days. Customer agrees that any portion of work, deductibles, betterment, depreciation, or additional work requested by the undersigned, not covered by insurance, must be paid by the undersigned on or before its completion. Customer hereby appoints Company as our attorney-in-fact for the limited purpose of endorsing our name on insurance payments for the Scope of Work performed under this Agreement, and for depositing insurance checks or drafts for Company. **By making this direction, Customer, the Owner(s) are retaining the post-loss rights under my/our policy.**

**Authorization & Acceptance:** By signing below, Customer attests that he/she is the Owner or Owner's Agent of the property listed above and is authorized to execute this Agreement. Customer acknowledges that this Agreement is subject to the provision of Florida Statute 713.12, regarding Customer's spouse, if any, who does not sign this Agreement. The signature also signifies acceptance of all terms and conditions of this Agreement, including all terms and conditions on the reverse side.

Customer Print: Gunilla Craven Customer Signature: *Gunilla Craven* Date: 11/18/2022

Customer Print: \_\_\_\_\_ Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Rep: Tim Betros/Brandon Cornellier Signature: \_\_\_\_\_



1. **Right to Cancel.** Customer may cancel this Agreement by providing written notice to Company by email, in person, or by mail within three (3) days of signing this Agreement, or in the event Customer's insurance claim is denied, within three (3) days of receiving notice that the insurance claim has been denied. This notice must be delivered or post-marked before midnight of the third (3rd) business day after the date this Agreement is signed by Customer or after the date Customer receives notice that the insurance claim has been denied.
2. **Cancellation and Liquidated Damages.** If this Agreement is canceled by Customer prior to Company's start of the Scope of Work, except as provided for in Paragraph 1, above, Customer agrees to pay Company \$3,500 for pre-construction services rendered or 20% of estimated Scope of Work amount, whichever is greater. Furthermore, Customer(s) agree not to disparage NexGen with respect to any act(s) or omission(s) that may or may not take place, regardless as to whether person making such statement believes that such statement is true. In the event of any breach of this provision, NexGen shall be entitled to temporary and permanent injunctive relief without having to prove an inadequate remedy at law and Customer(s) agrees that NexGen will be entitled to \$10,000, plus interest to the maximum extent permitted by law, in addition to any other damages suffered by NexGen. Customer and Company acknowledge that if Customer cancels this Agreement prior to Company's start of the Scope of Work and/or Customer disparages Company, Company's damages in those situations will be difficult to ascertain and that the foregoing sums represent a reasonable measure of Company's damages in such situations and that such sums represent Company's liquidated damages and are not a penalty.
3. **Disclaimer of Liability for Pre-Existing Conditions.** Company's performance of the services is limited by, among other things, the pre-existing conditions and characteristics of the Property. Company expressly disclaims any responsibility or liability for any pre-existing or hidden conditions, known or unknown. Customer shall retain responsibility for any costs incurred by Company in order to correct such.
4. **Permits / Authorization:** Company shall secure all permits and licenses required by government authority to complete the Scope of Work. Customer hereby appoints Company as agent to procure all appropriate permits and licenses to complete the Scope of Work and shall assist Company in responding to requests for information from the permit-issuing authority. Customer authorizes Company to obtain labor and materials in accordance with the Total Price and the specifications set forth herein to accomplish the Scope of Work. Customer understands that Company does not work for Customer's insurance company and that Customer alone has the authority to authorize Company to perform the replacement or repair contemplated by this Agreement.
5. **Association Approval:** Customer shall obtain all necessary permissions and consents from any applicable association which may be required for the Scope of Work that Company will provide under this Agreement, including but not limited to Customer's choice of color, and Company shall not be responsible for any damage, loss, or delay resulting from or related to an association's approval or denial of the Scope of Work.
6. **Materials.** All materials provided by Company will be standard stock materials, unless otherwise specified, and will match existing materials within reasonable tolerance as to color, texture, design, etc. Notwithstanding the foregoing, other products and materials may be substituted for equivalent products due to availability. Customer waives any and all claims regarding aesthetics and non-defective materials.
7. **Access to Property.** The prices and terms of this Agreement are based upon completion of the Scope of Work during normal working hours, and Customer shall provide Company access to the Property as required for completion of the Scope of Work. Customer will be responsible if any interruption of the Scope of Work results from Customer's failure to provide reasonable access or due to the acts or negligence of others not under Company's direction. Customer agrees that Customer's telephone, electricity and water will be made available to Company during the course of carrying out the Scope of Work. Company shall not be responsible for protection of the Property, except to provide that protection which is specifically called for by the terms of this Agreement. Customer agrees to remove, store and/or protect personal property during Company's work and will be responsible for protection of vehicles and property exposed to damage by Company's Scope of Work.
8. **Payment Terms.** If Customer's insurance company does not pay Company directly, Customer agrees to make payment to Company for the Scope of Work, regardless of whether Customer's insurer issues payment for all work and services included in the Scope of Work. Customer shall pay Company all amounts due pursuant to this Agreement must be paid within ten (10) days of the date of Company's invoice for the same.
9. **Past Due Amounts / Right to Stop Work.** A service charge of 18 % per annum or the maximum amount allowed by law, whichever is greater, shall be assessed by Company on all balances that due pursuant to this Agreement, including any sum due pursuant to Paragraph 2. Customer agrees to pay for all collection costs, including employee time and expense and reasonable attorneys' fees and costs, including any such fees and costs incurred in bankruptcy court, on appeal, and/or litigating entitlement to and/or the amount of such fees to be awarded. Customer's failure to make prompt payment shall entitle Company, on forty-eight hours (48) hours' written notice, to stop work. The Total Price shall be increased by Company's reasonable costs to stop the project and/or resume the Scope of Work. In the event Customer chooses not to pay for a part of the Scope of Work, Customer releases Company of its obligations for the performance of the part of the Scope of Work with regard to the buildings integrity and building as a whole.
10. **Venue / Waiver of Jury Trial.** Customer and Company agree that venue of any litigation concerning this Agreement shall be in Duval County. Customer and Company further waive any right to a trial by jury in the event of any litigation related to this Agreement.
11. **Insurance Company / No Coverage Representations.** Company makes no representations or warranties regarding Customer's insurance coverage or as to whether Customer's insurer will pay for all or the Scope of Work.
12. **Limited Warranty.** Company shall provide a five (5) year limited warranty on the roof and a two (2) year limited warranty on defective workmanship and defective materials provided pursuant to this Agreement. If Company is not paid in full in accordance with this Agreement, all such warranties shall be null and void.
13. **Hazardous Materials / Mold.** Nothing contained in this Agreement shall be construed to require Company to determine the presence or absence of any hazardous materials or asbestos-containing materials affecting the property or to require Company to abate, remove, protect, or clean such materials. In the event that Company learns of the presence of such materials on the Property, Company reserves the right to immediately stop work and negotiate a change order for such additional work as a result, thereof. Company is not responsible for evaluating Property venting and circulation system. Company will install roof vents in accordance with local building codes. Customer acknowledges that mold is a common occurrence in Florida homes and any questions about the dangers from mold can be determined by contacting the Centers for Disease Control and Florida Department of Health. Customer agrees that Company will not be responsible for any damages caused by mold or any other fungus or biological material, regardless of whether it may be associated with defects in Company's construction or services, including but not limited to property damage, personal injury, loss of income, emotional distress, death, loss of use, loss of value, adverse health effects, or any special consequential, punitive, or other damages. If mold is found existing on the Property, any cost to abate, remove or clean the same shall be paid by Customer as an additional cost. Any warranty provided herein excludes the cost to abate, remove or clean any mold or hazardous material on the Property.
14. **Liability.** Company is not responsible for any consequential damages of any nature, or any damage or loss caused in whole or in part by: the acts or omissions of other parties, trades or contractors; strikes; accidents; delays in shipments or delivery of materials; or any other cause that is beyond Company's reasonable control. Lightning, gale force winds (+50 m.p.h.), hallstorms, ice damage, ice dams (caused by thawing and freezing of ice, water or snow), hurricanes, tornado, floods, earthquakes, fire, or other unusual phenomena of the elements; structural settlement; failure, movement, cracking or excess deflection of the roof deck; defects or failure of materials used as a roof substrate over which Company's roofing material is applied; faulty condition of parapet walls, copings, chimneys, skylights, vents, supports or other parts of the Property; vapor condensation beneath the roof; penetrations for pitch boxes; erosion, cracking and porosity of mortar and brick; dry rot; stoppage of roof drains and gutters; penetration of the roof from beneath by rising fasteners of any type; inadequate drainage, slope or other conditions beyond the control of Company which cause ponding or standing water; termites or other insects; rodents or other animals; mold, fungus, spores or other organisms; fire; or harmful chemicals, oils, acids and the like that come into contact with Customer's roof and cause a leak or otherwise damage Customer's Property. If Customer's Property fails to maintain a watertight condition because of damage by reason of any of the foregoing, any applicable written limited warranty shall immediately become null and void for the balance of its term. Company accepts no liability to indemnify or hold Customer harmless for claims or damages to persons or property, except to the extent that such damage occurs during performance of Company's Scope of Work and are the direct result of Company's error or omission. Notwithstanding the foregoing, Company shall not be responsible for damages to any area of the property upon which Company's Scope of Work has not been completed nor is Company responsible for slight scratching or denting of gutters, oil droplets in driveways, hairline fractures in concrete, damage to driveways, flowers or landscaping, or minor broken branches on trees, plants or shrubbery. In no event shall Company be responsible for any type of damage to the Property or its contents resulting from vibrations, including, but not limited to, interior drywall damage, nail pops or disconnection of chimneys, flues, air ducts, ventilation shafts, exhaust vents, furnace vents or sewer vents. Company is not responsible for damaged electrical cable, A/C, or plumbing lines installed within 6 inches of the roof line. Customer agrees to indemnify and hold harmless from any and all claims by any persons, including for personal injury or personal injury or property damage, resulting from or related to Company's performance of the Scope of Work on the Property.
15. **Florida Construction Lien Notice:** ACCORDING TO FLORIDA'S CONSTRUCTION LIEN LAW (SECTIONS 713.001-713.37, FLORIDA STATUTES), THOSE WHO WORK ON YOUR PROPERTY OR PROVIDE MATERIALS AND SERVICES AND ARE NOT PAID IN FULL HAVE A RIGHT TO ENFORCE THEIR CLAIM FOR PAYMENT AGAINST YOUR PROPERTY. THIS CLAIM IS KNOWN AS A CONSTRUCTION LIEN. IF YOUR CONTRACTOR OR A SUBCONTRACTOR FAILS TO PAY SUBCONTRACTORS, SUB- SUBCONTRACTORS, OR MATERIAL SUPPLIERS, THOSE PEOPLE WHO ARE OWED MONEY MAY LOOK TO YOUR PROPERTY FOR PAYMENT, EVEN IF YOU HAVE ALREADY PAID YOUR CONTRACTOR IN FULL. IF YOU FAIL TO PAY YOUR CONTRACTOR, YOUR CONTRACTOR MAY ALSO HAVE A LIEN ON YOUR PROPERTY. THIS MEANS IF A LIEN IS FILED, YOUR PROPERTY COULD BE SOLD AGAINST YOUR WILL TO PAY FOR LABOR, MATERIALS, OR OTHER SERVICES THAT YOUR CONTRACTOR OR A SUBCONTRACTOR MAY HAVE FAILED TO PAY. TO PROTECT YOURSELF, YOU SHOULD STIPULATE IN THIS CONTRACT THAT BEFORE ANY PAYMENT IS MADE YOUR CONTRACTOR IS REQUIRED TO PROVIDE YOU WITH A WRITTEN RELEASE OF LIEN FROM ANY PERSON OR COMPANY THAT HAS PROVIDED TO YOU A "NOTICE TO OWNER." FLORIDA'S CONSTRUCTION LIEN LAW IS COMPLEX, AND IT IS RECOMMENDED THAT YOU CONSULT AN ATTORNEY.
16. **Florida Homeowners' Construction Recovery Fund:** Payment, up to a limited amount, may be available from the Florida Homeowners' Construction Recovery Fund, if you lose money on a project performed under contract, where the loss results from specified violations of Florida law by a licensed contractor. For information about the recovery fund and filing a claim, contact the Florida Construction Industry Licensing Board at the following telephone number and address: Construction Industry Licensing Board, 2601 Blainstone Road, Tallahassee, FL 32399-1039, (850) 8701395.
17. **Miscellaneous.** This Agreement constitutes the entire agreement and understanding of Company and Customer relating to the Property and any work by Company thereof, and supersedes all prior agreements, arrangements and understandings, written or oral, between the parties concerning the Scope of Work. Any representation, statements, or other communications not written in this agreement are agreed to be invalid and not relied on by either party and do not survive the execution of this Agreement. Customer shall not assign this Agreement without the prior written consent of the Company. Other than as permitted herein or as permitted by applicable law, this Agreement cannot be canceled or amended except by written approval of both parties.
18. **Severability.** Every provision of this agreement is intended to be severable. If any court having jurisdiction declares any provisions of this agreement to be invalid or unenforceable, the remaining provisions will remain in effect.