

1. Will Restoration Legacy repair the crack on the wall? If this is due to wind then the Association will be responsible to repair the drywall. The unit owner will be responsible for the paint/finish on the wall. The paint/finish is covered under the HO6 unit owner policy.
2. Will the HOA insurance cover the cost of the repair? If this is due to wind then the Association will be responsible to repair the drywall. The unit owner will be responsible for the paint/finish on the wall. The paint/finish is covered under the HO6 unit owner policy.
3. OR Do I have to make a claim with our condo insurance company? If this is due to wind then the Association will be responsible to repair the drywall. The unit owner will be responsible for the paint/finish on the wall. The paint/finish is covered under the HO6 unit owner policy.
4. Water remediation is done, when can we start with our own contractor? If this is related to Flood damage then the Association has hired Wrightway to do repairs to white box. If you chose not to use Wrightway for the finish work then after white box is complete then you will need your own contractor to finish.
5. How should we handle the replacement of broken windows? Can we go ahead and then possibly get reimbursed? Or will there be one central contractor for this. Assuming this is for the Wind damage claim. In this case the Association is responsible to replace the damaged window. The Association has hired Wrightway to do these repairs.
6. 1200 bldg One – for units where the 2-foot cuts have been made in drywall, and no electric or plumbing has been involved, is it possible to proceed with having a contractor go forward with renovation? Two - as part of that same query, is it true that no permit is required for replacing that 2-foot cut of drywall and replacing the flooring? The damages in the 1200 building are related to a fire sprinkler system failure. The Association is responsible for putting the drywall back. The Association has hired Wrightway to replace the drywall. The finish on the walls (paint), baseboards, flooring, cabinets, or any other finish inside the unit will be the responsibility of the unit owner to complete. The unit owner will need to hire their own contractor or can work with Wrightway. Drywall is on the Association so if a permit is needed for that then the Association would be responsible. You do not need a permit for flooring.
7. Any timeframe for the Drywall part to begin? and right after that I supposed we can start the rest of the work using our contractor (using the allowance option) and when we will know how much those estimates are? I believe Wrightway has worked out the permit situation with the local municipality. Drywall installation has begun from what I understand. Once Wrightway brings back the unit to white box then the finish phase can begin. We continue to work on the estimate as it is a very large undertaking for the flood claim. Once we have all items addressed and agreed to with the flood adjuster then the estimate will be published.
8. If Citizen's declined our claim (unit 6059 E Peppertree) - even though we have a wind rider (for contents), what recourse do we have/you suggest to obtain coverage and do an appeal? Wind was what brought the water into our unit.... so contents should technically be covered under BOTH policies for losses and how should we engage with you to help us in that process. There must be a storm created opening in the building that allowed the water to enter and cause damage. If water just leaked around windows then that is not considered a storm created opening. We are unable to

represent unit owners for their personal claims as it is a conflict of interest. If the contents are damaged due to flood you will need to have a flood policy that covers contents. The HO6 excludes damages due to flood.

9. how do I get a letter for insurance company for loss of income? We do not have a letter. Your insurance carrier should do their investigation to determine the unit is not livable due to covered cause of loss and allow for loss of rents.

10. Will exterior doors that were damaged and need to be replaced for the flood be handled like garage doors? Exterior doors damaged by flood will be replaced under the Association flood policy.

11. Can you please define what 'white box' means? Just so we know the delineations... Thanks!
White box is defined as exterior doors, sliding glass doors, electrical outlets and wiring, plumbing lines, insulation, drywall and drywall texture (possibly finish phase), and a/c units and air handlers.

Finish Phase is drywall texture (if not on white box), wall paint, baseboards and trim work, flooring, cabinets, plumbing fixtures, showers, tubs, toilets, etc.

12. How will we know exactly what is being covered in each specific unit. Will someone be meeting with us individually? Once the full estimate is produced. The estimate provides a breakdown for each unit, which is room by room within the unit and item by item within the room. It is very detailed with material identification and costs allocated to each item.

13. Is that going to cover the AC units on the ground on the bay side that might still be working but with the salt water will probably fail in the next few months. Do we file for this or is this covered under flood? A/C units submerged in salt water from the Flood is covered under the Association policy. We will be accounting for all damaged a/c units in the estimate. If the air handler was not touched by the flood water then we cannot allow replacement of the air handler in the estimate. However, if the floor water damaged the walls surrounding the air handlers then we will be allowed to detach and reset the air handler in order to tear out and clean the wet walls around it.

14. 1125 apt 601 again. We have water stained ceiling below 7th floor water heater location. Who is responsible? The Association would be responsible for the drywall/texture and the unit owner would be responsible for the finish/paint.

15. When will we know what you have or will submit as the claim on our particular unit? When will we be able to review how you are assessing the damage to our unit? Once the estimate is published you will be provided with the estimate. The estimate provides a detailed breakdown room by room within the unit, item by item within the room with costs allocated to each item.

16. How are the garages being handled? Garages that flooded are covered for what the flood line touched. The items in the garage that are covered under the Association policy are flood loss clean out/muck out, garage door, drywall, garage door opener sensors, exterior door, water heater tank, air handler. Personal contents are not covered under the Association policy and you would need to

have a flood policy for your personal contents to be covered. Again, in order for these items to be covered the flood line has to touch it.

17. For the HO 6 claim for assessment, if there is another assessment do we file another claim or wait to file them together? Please review your HO6 policy language. You may be able to claim only 1 assessment. You can also discuss the coverage with your insurance company HO6 desk adjuster.

18. When do we see your estimate?? We continue to work on the estimate. However, please note that ultimately the estimate that is paid on is the Flood Adjuster's estimate. Although we can control the timing of our estimate we cannot control when the flood adjuster finalizes his estimate. However, we do work hand in hand so it is our job to push him and help him along.

19. Where can a comprehensive list be posted of what is / is not covered by the association? (i.e. outside of white box) - kitchen cabinets, countertops, vanities, baseboards, interior doors, exterior doors, painting, water heater, appliances (other than washer/dryer) For the flood claim damages the Association flood policy covers all items for the building, including exteriors, and everything inside the building/units. Thus, all items within the unit are covered under the Association policy for the flood loss. These items include the following:

- Exterior walls
- Exterior doors
- Garage doors
- Sliding glass doors
- Wall Insulation
- Electrical wiring and outlets
- Plumbing lines
- a/c units and air handlers
- interior doors
- drywall, wall texture, wall paint
- baseboards and trim
- base cabinets and vanity cabinets
- countertops (if flood water didn't touch then detach and reset countertops.. paid if they break)
- all appliances except washer and dryer (refrigerator, stove, dishwasher, garbage disposal)
- flooring
- plumbing fixtures like toilets, tubs, sinks
- If plumbing fixtures aren't touched by water or not damaged then detach and reset those items.
- Windows (if touched by flood line)
- Window treatments/blinds (if touched by flood line)
- Flood loss clean up/muck out/water removal
- Drying of structure/units
- Elevators
- Fire pump systems

- Fire alarm systems and wiring
- Main electrical systems to the building (for the high rise buildings)

Items NOT Covered under the Association policy:

- Common ground areas like driveways, walkways, grass, landscaping
- Personal contents inside units
- Cost to move out personal contents/contents manipulation
- Anything outside the foot print of the building.