

Re: Cheikin flood QBE claim--attachments

Brendan Steinbrecher

Wed 4/19/2023 9:37 PM

To: MICHAEL Cheikin <cheikinm@msn.com>

Cc: Patti's Gmail <patti.cheikin@gmail.com>

Hello Mike and Patti,

Based on my review, I could honestly think that the correct estimate would be closer to the 200k estimate if it was written correctly in Xactimate.

The estimate you have in here from the Restoration Group people have a lot of line items that I don't really agree with and will draw a lot of questions by the carrier in them paying this estimate. I see a lot of line items in there that I know will get knocked off on their estimate that I could replace with line items that the carrier will be able to agree with keeping in the estimate.

I would say my target to shoot for would be at just about 200k and have much more detail and organization than the two you have here. In order to do this, I will need to come to the property and sketch the entire home and import this into xactimate. Please provide a lockbox code if there is one so that I can make my way out there on Monday. I will run off the photos seen in the mold report, these look good enough pre-mitigation to account for correct materials per room.

The potential dispute you brought up today I have never faced before. I am going to ask a colleague and see if he has heard of any success stories with facing that in reference to Loss of Use.

Have you started putting your contents list together? I'm sure that there were personal items that were damaged such as couches and throw rugs. Those need to also be accounted for and I am also able to provide detailed content estimates that include excel lists with ages and links provided per item. Same pricing applies for these.

Hope this serves well, I look forward to beginning my process in getting you another tool to getting back to normal.

On Wed, Apr 19, 2023 at 11:10 AM MICHAEL Cheikin <cheikinm@msn.com> wrote:

I pressed "send" before attachments. Here they are.

As we discussed, the Exactimate estimate was already revised once, but he left off the replacement glass/doors for the shower and seems to have left out the 15% wastage on the materials.

I also included the Mold Remediation report that has images.

Thanks again,
Michael and Patti Cheikin

From: MICHAEL Cheikin <cheikinm@msn.com>
Sent: Wednesday, April 19, 2023 10:48 AM
To: brendan@smartclaimspa.com <brendan@smartclaimspa.com>
Cc: Patti's Gmail <patti.cheikin@gmail.com>
Subject: Cheikin flood QBE claim

Hi Brendan,

Thanks for your call this morning. As we discussed, enclosed is:

1. QBE policy
2. Exactimate estimate
3. 2nd Contractor estimate (has 10k of add-ons, he is currently removing and adding detail)

We would appreciate your experience regarding the policy coverage of the above estimates as well as "Loss of Use".

We appreciate your willingness to provide a fresh estimate or to negotiate if necessary.

We look forward to hearing back from you either by phone or email.

Michael's cell is 610-639-6034, Patti ends in 6035. Please call Michael first.

Please acknowledge receipt and "Reply to All".

Thanks again,

Michael and Patti Cheikin

Brendan Steinbrecher

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Safeguarding the Policyholder



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