

Cheikin QBE claim 872448N Estimate and contract


MICHAEL Cheikin

Wed 5/3/2023 9:47 AM

To: Jay Crawley <Jay.Crawley@us.qbe.com>

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

Bcc: Blake Carey <carey@vslegal.net>; Rehoboth Reception <kristin@vslegal.net>

 4 attachments (725 KB)

ProCoast_Cheikin_EST0117_2023_05_01.pdf; ProCoast_Cheikin_Contract_2023_05_01.pdf; blinds_to_go_proposal_2023_03.pdf; FAN COSTS FOR REPLACEMENT PURPOSES.pdf;

Hi Jay,

As requested, enclosed is a estimate to restore our home to its pre-event condition and contract from ProCoast Coastal Home Services. In support of this estimate we have also enclosed estimates for 1) blinds, 2) kitchen cabinets without hardware (ordered) and 3) fans that is included in the ProCoast estimate. We do not yet have final prices for other cabinets so ProCoast has estimated these values for completion sake. We're sure there will be some supplements and additional details that will be worked out. We hope to begin work by May 15 to allow completion by August-September which unfortunately means we will lose the use of the house during the summer season.

Considering that we are over 6 months post event and wish to begin construction as soon as feasible, we would appreciate an expedited review and approval. ProCoast is requiring 15% for the first draw with the executed contract that we will sign this week. The owner, John Maegerle, is available to review his estimate at 302-381-2746. His email is above.

We have not yet submitted costs for Cogent's services (Leak Detection, Mold Protocol supervision and testing), Loss of Use, Contents, Utility, Pod rental and other expenses which we are compiling. On evaluating the Pod contents in the future there probably will be additional losses (such as the mattresses which were sitting over water for at least two weeks) There will be mold testing and treatment for the Pod contents and appliances that currently are wrapped. Accordingly, this submission is without waiver of additional submissions to QBE related to the aforesaid costs and damages.

Finally, we would appreciate an update on the subrogation status, though we trust it will not cause any delays in this process.

Thank you for your continued cooperation with this matter. This correspondence is not intended to be a full statement of our position with respect to this matter and is written without prejudice to any of the rights or remedies we may have or that may exist, all of which are expressly reserved.

Please acknowledge receipt (please "Reply to All") and let us know the next step(s).

Thanks

Michael and Patti Cheikin

From: Jay Crawley <Jay.Crawley@us.qbe.com>

Sent: Tuesday, April 18, 2023 10:06 AM

To: MICHAEL Cheikin <CHEIKINM@msn.com>

Subject: RE: QBE claim 872448N Update

No problem

Jay Crawley
Claims Professional
Property Claims
QBEIC

Direct: (972) 398-6378 ext:146378

Email: jay.crawley@us.qbe.com

Visit us on the web at www.qbena.com

SUPPLEMENTS TO claimmail@us.qbe.com

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From: MICHAEL Cheikin <CHEIKINM@msn.com>

Sent: Tuesday, April 18, 2023 10:05 AM

To: Jay Crawley <Jay.Crawley@us.qbe.com>

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

Subject: Re: QBE claim 872448N Update

This email was sent from someone outside of QBE. Be cautious opening links and attachments. Use the 'Report Phishing' button if suspicious.

Thanks.

From: Jay Crawley <Jay.Crawley@us.qbe.com>

Sent: Tuesday, April 18, 2023 9:47 AM

To: MICHAEL Cheikin <CHEIKINM@msn.com>

Subject: RE: QBE claim 872448N Update

Michael, you can use the attached spreadsheet to submit the content damage. Please submit any photos confirming the content damage as well. You can email the invoices for the Pod storage to claimmail@us.qbe.com for review.

Regards,

Jay Crawley
Claims Professional
Property Claims
QBEIC

Direct: (972) 398-6378 ext:146378

Email: jay.crawley@us.qbe.com

Visit us on the web at www.qbena.com

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From: MICHAEL Cheikin <CHEIKINM@msn.com>
Sent: Tuesday, April 18, 2023 9:27 AM
To: Jay Crawley <Jay.Crawley@us.qbe.com>
Cc: Patti's Gmail <patti.cheikin@gmail.com>
Subject: QBE claim 872448N Update

This email was sent from someone outside of QBE. Be cautious opening links and attachments. Use the 'Report Phishing' button if suspicious.

Hi Jay,

We have been struggling to find contractors who can submit a comprehensive repair estimate. Hopefully we will have something within the next week or two.

Our understanding is that mold mitigation is complete with a satisfactory final mold test.

Have also spoken with two subrogation attorneys engaged by QBE.

How shall we submit the costs of the damaged contents (the estimates are only for structure)?

We are also incurring monthly charges for the Pod storage. How shall these be handled?

Looking forward to your advise. Please "reply to all".

Thanks,

Michael and Patti Cheikin

From: Olsen, Cindy <COlsen@NationalSubrogation.com>
Sent: Thursday, February 23, 2023 7:08 PM
To: MICHAEL Cheikin <CHEIKINM@msn.com>
Subject: RE: QBE claim 872448N

I am confirming receipt. Thank you

Cindy



Cindy Olsen, CSRP, SCLA, AIC
Recovery Analyst | National Subrogation Services
[100 Crossways Park West, Suite 415 | Woodbury, NY 11797](#)
P: 484-393-3165 F: 516-342-3524
colsen@nationalsubrogation.com

From: MICHAEL Cheikin <CHEIKINM@msn.com>
Sent: Thursday, February 23, 2023 6:04 PM
To: Olsen, Cindy <COlsen@NationalSubrogation.com>
Subject: Re: QBE claim 872448N

****EXTERNAL SENDER****

Hi Cindy,

Evans contracting began work in May 2022 so the certificate we obtained was valid at the start. Indeed there is an expiration date of 6/26/2022. We have no other insurance information from Evans.

Regarding the Messina work, enclosed is the invoice for the work that was done on 6/23/2022. This was provided to us by Evans on approximately 10/16-10/17.

Cogent was engaged upon the direction of QBE and will be providing the causation report to QBE when it is finalized, which I understand is very soon.

You have my cell and email if further info is needed from us.

Please confirm receipt.

Sincerely,
Michael and Patti Cheikin

From: Olsen, Cindy <COlsen@NationalSubrogation.com>
Sent: Thursday, February 23, 2023 6:48 PM
To: CHEIKINM@msn.com <CHEIKINM@msn.com>
Subject: QBE claim 872448N

Dear Dr. Cheikin,

Thank you for speaking with me this afternoon about your recent water loss. As I mentioned, QBE Specialty Insurance has retained NSS to review this claim for subrogation potential. There is no cost to you for this service.

I have attached the general contractors Certificate of Insurance which you originally provided to Margaret Brown. Please forward any paperwork between Evans Contracting and Messina Plumbing. I will send letters to both the general contractor and the plumbing company, requesting a claim be filed for the damages.

In the interim, please contact me with any questions or concerns. If your attorney needs to reach me, I am in the office during the week between 8 AM-5 PM, CT.

Best,
Cindy



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