

**FW: Cheikin QBE claim 872448N Estimate and contract**

Blake Carey &lt;carey@vslegal.net&gt;

Wed 5/3/2023 9:14 AM

To: MICHAEL Cheikin &lt;cheikinm@msn.com&gt;; Patti's Gmail &lt;patti.cheikin@gmail.com&gt;

One last addition:

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 (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 and let us know the next step(s).

Thanks

Michael and Patti Cheikin

Blake W. Carey, Esquire  
DE Bar I.D. No.: 5145  
THE SMITH FIRM, LLC  
323D Rehoboth Avenue  
Rehoboth Beach, DE 19971  
P: 302-875-5595  
F: 302-231-2718  
[carey@vslegal.net](mailto:carey@vslegal.net)

[www.thesmithfirm.org](http://www.thesmithfirm.org)

Confidentiality Notice: This email communication and any attachments may contain confidential and privileged information for the use of the designated recipients named above. If you are not the intended recipient, you are hereby notified that you have received this communication in error and that any review, disclosure, dissemination, distribution or copying of its contents is prohibited. If you have received this communication in error, please notify me immediately by replying to this message and deleting it from your computer. Thank you.

---

**From:** Blake Carey

**Sent:** Wednesday, May 3, 2023 9:12 AM

**To:** MICHAEL Cheikin <cheikinm@msn.com>; Rehoboth Reception <rehobothreception@vslegal.net>

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

**Subject:** RE: Cheikin QBE claim 872448N Estimate and contract

My edits below:

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 (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.

Please acknowledge receipt and let us know the next step(s).

Thanks

Michael and Patti Cheikin

Blake W. Carey, Esquire  
DE Bar I.D. No.: 5145  
THE SMITH FIRM, LLC  
323D Rehoboth Avenue  
Rehoboth Beach, DE 19971

P: 302-875-5595  
F: 302-231-2718  
[carey@vslegal.net](mailto:carey@vslegal.net)  
[www.thesmithfirm.org](http://www.thesmithfirm.org)

Confidentiality Notice: This email communication and any attachments may contain confidential and privileged information for the use of the designated recipients named above. If you are not the intended recipient, you are hereby notified that you have received this communication in error and that any review, disclosure, dissemination, distribution or copying of its contents is prohibited. If you have received this communication in error, please notify me immediately by replying to this message and deleting it from your computer. Thank you.

---

**From:** MICHAEL Cheikin <[cheikinm@msn.com](mailto:cheikinm@msn.com)>  
**Sent:** Wednesday, May 3, 2023 9:08 AM  
**To:** Blake Carey <[carey@vslegal.net](mailto:carey@vslegal.net)>; Rehoboth Reception <[rehobothreception@vslegal.net](mailto:rehobothreception@vslegal.net)>  
**Cc:** Patti's Gmail <[patti.cheikin@gmail.com](mailto:patti.cheikin@gmail.com)>  
**Subject:** Re: Cheikin QBE claim 872448N Estimate and contract

Hi Blake,

I know you're swamped but if you could just give us feedback on the draft cover email to QBE we can then send the estimate. We're pretty comfortable with the ProCoast contract. However, they are requesting 15% on signing, 30k, so the sooner we can get QBE going the better.

Please acknowledge receipt.

Thanks,  
Michael and Patti

---

**From:** MICHAEL Cheikin <[CHEIKINM@msn.com](mailto:CHEIKINM@msn.com)>  
**Sent:** Monday, May 1, 2023 8:39 AM  
**To:** Blake Carey <[carey@vslegal.net](mailto:carey@vslegal.net)>; Rehoboth Reception <[kristin@vslegal.net](mailto:kristin@vslegal.net)>  
**Cc:** Patti's Gmail <[patti.cheikin@gmail.com](mailto:patti.cheikin@gmail.com)>; John Maegerle <[joey@procoast.net](mailto:joey@procoast.net)>  
**Subject:** Cheikin QBE claim 872448N Estimate and contract

Hi Blake,

Here are the estimates and contract from ProCoast Coastal Home Services. We would like to sign off as soon as possible they can start on or about 5/15 (their time schedule is in pages 6-7 of the estimate.) Estimate 117 is for the restoration; Estimate 138 is for "add-ons" that are not part of the restoration and will not be sent to QBE.

We have composed a cover email for QBE, below.

We will await your comments and approval to sign the contract and send the email.

Thanks,  
Michael and Patti Cheikin

-----  
Hi Jay,

As requested, enclosed is a estimate to restore our home to its pre-event condition and contract from ProCoast Coastal Home Services. This is the most complete and accurate estimate we have obtained. In support of this estimate we have also enclosed estimates for 1) blinds, 2) kitchen cabinets (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.

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

Please acknowledge receipt and let us know the next step(s).

Thanks  
Michael and Patti Cheikin

---

**From:** Jay Crawley <[Jay.Crawley@us.qbe.com](mailto:Jay.Crawley@us.qbe.com)>  
**Sent:** Tuesday, April 18, 2023 10:06 AM  
**To:** MICHAEL Cheikin <[CHEIKINM@msn.com](mailto: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](mailto:jay.crawley@us.qbe.com)  
Visit us on the web at [www.qbena.com](http://www.qbena.com)  
SUPPLEMENTS TO [claimmail@us.qbe.com](mailto:claimmail@us.qbe.com)

Made possible by  


**From:** MICHAEL Cheikin <[CHEIKINM@msn.com](mailto:CHEIKINM@msn.com)>  
**Sent:** Tuesday, April 18, 2023 10:05 AM  
**To:** Jay Crawley <[Jay.Crawley@us.qbe.com](mailto:Jay.Crawley@us.qbe.com)>  
**Cc:** Patti's Gmail <[patti.cheikin@gmail.com](mailto: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](mailto:Jay.Crawley@us.qbe.com)>  
**Sent:** Tuesday, April 18, 2023 9:47 AM  
**To:** MICHAEL Cheikin <[CHEIKINM@msn.com](mailto: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](mailto: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](mailto:jay.crawley@us.qbe.com)  
Visit us on the web at [www.qbena.com](http://www.qbena.com)  
SUPPLEMENTS TO [claimmail@us.qbe.com](mailto:claimmail@us.qbe.com)

Made possible by



---

**From:** MICHAEL Cheikin <[CHEIKINM@msn.com](mailto:CHEIKINM@msn.com)>  
**Sent:** Tuesday, April 18, 2023 9:27 AM  
**To:** Jay Crawley <[Jay.Crawley@us.qbe.com](mailto:Jay.Crawley@us.qbe.com)>  
**Cc:** Patti's Gmail <[patti.cheikin@gmail.com](mailto: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](mailto:COlsen@NationalSubrogation.com)>

**Sent:** Thursday, February 23, 2023 7:08 PM

**To:** MICHAEL Cheikin <[CHEIKINM@msn.com](mailto: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](mailto:colsen@nationalsubrogation.com)

---

**From:** MICHAEL Cheikin <[CHEIKINM@msn.com](mailto:CHEIKINM@msn.com)>

**Sent:** Thursday, February 23, 2023 6:04 PM

**To:** Olsen, Cindy <[COlsen@NationalSubrogation.com](mailto: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](mailto:COlsen@NationalSubrogation.com)>  
**Sent:** Thursday, February 23, 2023 6:48 PM  
**To:** [CHEIKINM@msn.com](mailto:CHEIKINM@msn.com) <[CHEIKINM@msn.com](mailto: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



**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](mailto:colsen@nationalsubrogation.com)

***Notice: This communication, including attachments, may contain information that is confidential and protected by the attorney/client or other privileges. It constitutes non-public information intended to be conveyed only to the designated recipient(s). If the reader or recipient of this communication is not the intended recipient, an employee or agent of the intended recipient who is responsible for delivering it to the intended recipient, or you believe that you have received this communication in error, please notify the sender immediately by return e-mail and promptly delete this e-mail, including attachments without reading or saving them in any manner. The unauthorized use, dissemination, distribution, or reproduction of this e-mail, including attachments, is prohibited and may be unlawful. Receipt by anyone other than the intended recipient(s) is not a waiver of any attorney/client or other privilege.***

***Notice: This communication, including attachments, may contain information that is confidential and protected by the attorney/client or other privileges. It constitutes non-public information intended to be conveyed only to the designated recipient(s). If the reader or recipient of this communication is not the intended recipient, an employee or agent of the intended recipient who is responsible for delivering it to the intended recipient, or you believe that you have received this communication in***

**error, please notify the sender immediately by return e-mail and promptly delete this e-mail, including attachments without reading or saving them in any manner. The unauthorized use, dissemination, distribution, or reproduction of this e-mail, including attachments, is prohibited and may be unlawful. Receipt by anyone other than the intended recipient(s) is not a waiver of any attorney/client or other privilege.**

----- IMPORTANT NOTICE : The information in this email is confidential and may also be privileged. If you are not the intended recipient, any use or dissemination of the information and any disclosure or copying of this email is unauthorised and strictly prohibited. If you have received this email in error, please promptly inform us by reply email or telephone. You should also delete this email and destroy any hard copies produced.

*This electronic message from QBE North America and any attachment to it is intended exclusively for the individual or entity to which it is addressed. It may contain information that is privileged, confidential and exempt from disclosure under applicable law. Any unauthorized disclosure, copying, distribution or use of this electronic message or any attachment is prohibited. If you have received this message in error, please return it to the sender and delete this original from your system.*

----- IMPORTANT NOTICE : The information in this email is confidential and may also be privileged. If you are not the intended recipient, any use or dissemination of the information and any disclosure or copying of this email is unauthorised and strictly prohibited. If you have received this email in error, please promptly inform us by reply email or telephone. You should also delete this email and destroy any hard copies produced.

*This electronic message from QBE North America and any attachment to it is intended exclusively for the individual or entity to which it is addressed. It may contain information that is privileged, confidential and exempt from disclosure under applicable law. Any unauthorized disclosure, copying, distribution or use of this electronic message or any attachment is prohibited. If you have received this message in error, please return it to the sender and delete this original from your system.*



Virus-free [www.avast.com](http://www.avast.com)