

Discussion Item

Property Insurance Claim - 1330 Martha Custis Drive

Dana Cross

From: Mark Miller
Sent: Monday, June 22, 2020 10:16 AM
To: Dana Cross
Subject: FW: Master Property Insurance claim
Attachments: 46-C925-2S7.pdf

Add this to his tab, with the stuff from last week please.

The Association had a 50k deductible at the time of the claim and thus no claim against the master policy would be filed. The monies if the Board so chose would come from the insurance deductible line in the operating budget.

We had the gutter and flashing checked last Thursday after the Board meeting. All were sealed and the upper flashing is a double wrap, meaning one layer is under and adhered to the brick and a second layer is adheres above that layer and then folds over to cover. As this part of the roof pitched to the gutter water cannot be held here. The gutter had foam gutter filter although had some debris, was not clogged and was draining to the downspout on the opposite end. Staff removed the foam, cleaned and replaced it with the new stainless steel pine guard type. We could not determine if at anytime the gutter overflowed but again based on the interior damages and locations, gallons of water would have had to be flowing in from the stated interior crack which when we inspected was dry. As stated in prior correspondence, we found no evidence of any exterior forces, including sewer back up or ground water that caused this issue. Having seen this type of floor buckling in previous units without any of said evidence our determination is that the cause was high humidity in the unit, which based on the chart of maintenance responsibilities falls on the unit owner. The unit was empty with no a/c turn on until July 20th.

From: Geoff Reecer <geoffreecer@yahoo.com>
Sent: Monday, June 22, 2020 10:04 AM
To: Dana Cross <dcross@parkfairfax.info>
Cc: Jean Reecer <jwreecer2@gmail.com>; Tom and Phoebe Jones <Thomasejones@juno.com>; Phoebe Jones <momn3amigos@yahoo.com>; Jerrold Reecer <jerrold.reecer@yahoo.com>; Steven Lew <steven.lew@compass.com>; Mark Miller <mmiller@parkfairfax.info>
Subject: Master Property Insurance claim

Hello Dana,

I am writing on behalf of my mother:

MS. JEAN REECER
[1330 MARTHA CUSTIS DR ALEXANDRIA, VA 22302-2025](#)

We would like to formally request that a claim be submitted under the Park Fairfax Master Property Insurance policy for damage to the floors in my mother's Jackson unit.

We recently submitted a claim to her State Farm Insurance Company (with whom she maintains a condominium unit owner's policy) regarding some significant damage to the floor in her unit.

The results of that claim are attached, but are also quoted here for your convenience:

"Based upon the results of our discussions, site inspection, and investigation, it was determined that surface and/or

subsurface water entered your Condo Unit via seepage through the foundation wall.”

We also understand that Parkfairfax maintains a master property insurance policy for its members described below as:

“the most common type of master property insurance known as “single entity” coverage, which insures the general and limited common elements – perimeter walls, floor, and ceiling of individual units – and extends within individual units to fixtures, appliances, walls, floor coverings, and cabinetry, but only for like, kind, and quality to that conveyed by the developer to the original owner. “

As we believe that the floors in my mother’s unit fit the description in the previous sentence quoted above.

The following pictures were taken [on July 20](#) when the damage was discovered by my brother in law. My mother called Jennifer at the Park Fairfax office immediately upon being notified and who assured her she would be following up. My mother never heard anything more.







The following pictures (which were taken last week) seem to suggest water seepage through the crack in the wall adjacent to the front door:

The gutters above the entry way are packed solid with debris.

There is no down spout on my mother's unit's side.

The swelling (looks like due to water/moisture) above the door and at the base of the floor are connected by a long crack in the fountain wall.

On July 8 2019, we were hit by 1 month's worth of rainfall in the span of about an hour.

This is what we believe is the most likely cause of the damage to the floors.

















Please advise,

Respectfully,

Geoff Reecer,
703-303-1491

Sent from my iPhone



State Farm Fire and Casualty Company

February 19, 2020

MS. JEAN REECER
1330 MARTHA CUSTIS DR
ALEXANDRIA, VA 22302-2025

State Farm Insurance Companies
Fire Claims
PO BOX 106169
Atlanta, GA 30348-6169
Fax 844 236 3646

RE: Claim Number: 46-C925-2S7
Policy Number: 46-KT-8808-0
Location of
Insured Property: 1330 MARTHA CUSTIS DR, ALEXANDRIA, VA 22302-2025
Type of Policy: Condominium Unitowners Policy
Date of Loss: September 1, 2019

Dear Ms. Reecer:

Thank you for meeting with me on February 18, 2020 when we discussed the damage to your property.

Based upon the results of our discussions, site inspection, and investigation, it was determined that surface and/or subsurface water entered your Condo Unit via seepage through the foundation wall.

Damage resulting from this cause of loss is not covered by your policy. Please refer to the following policy provisions:

SECTION I - LOSSES NOT INSURED

2. We do not insure under any coverage for any loss (including collapse of an insured building or part of a building) which would not have occurred in the absence of one or more of the following excluded events. We do not insure for such loss regardless of: (a) the cause of the excluded event; or (b) other causes of the loss; or (c) whether other causes acted concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:

- c. **Water Damage**, meaning:

MS. JEAN REECER
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- (1) flood, surface water, waves, tidal water, tsunami, seiche, overflow of a body of water, or spray from any of these, all whether driven by wind or not;
- (3) water below the surface of the ground, including water which exerts pressure on, or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure.

However, we do insure for any direct loss by fire, explosion or theft resulting from water damage, provided the resulting loss is itself a Loss Insured.

This denial involves the coverages of this policy only. If you have any additional information you would like us to consider, please forward it to us immediately.

This Company does not intend, by this letter, to waive any policy defenses in addition to those stated above, and reserves its right to assert such additional policy defenses at any time.

If you have any additional information regarding your claim which has not been previously considered, or if you desire any additional explanation regarding this matter, please contact me at 1-844-458-4300 ext 309-994-5740.

Sincerely,

Kevin L. Poster, MRE , CPCU, AIC
Claim Specialist
HCCS Proximity
1-844-458-4300 ext 309-994-5740
StateFarmFireClaims@statefarm.com

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cc: **