



Claim #1: 2/2/2019
 Claim #2: 2/22/2019
 Reported 2/2/2019 approx 1 pm; within hour of event;
 Claim #2 was suggested by ADJUSTER JOEY to address the incomplete demolition/mitigation & unmitigated water damaged discovered after build back & after multiple UNACCEPTABLE AIR QUALITY ENVIRONMENT REPORTS (WHICH COINCIDE WITH THEIR DIAGRAMS OF WATER DAMAGED WALLS THAT WERE NOT DEMOLISHED OR REMEDIATED IN FEBRUARY)
 ADJUSTER RANDY WAS KEPT APPRISED MULTIPLE TIMES A WEEK AS TO THE DESTRUCTION BEING WAGED BY THEIR PREFERRED VENDORS. HELP WAS REQUESTED TO REPLACE THEM AND REPORT FRAUD. HE REFUSED REPEATEDLY AND PROTECTED THE VENDORS MISCONDUCT THAT CAUSED EXTREME PERSONAL AND PROPERTY DAMAGE AND LOSSES

Randy Brewer
 Vint
 Randy Brewer
 Linda Holloway-Cox (Field adjuster)
 Joey Carrao
 Mgr. AZ
 Mgr. ATL - Fred Tan

Paul Davis Restoration
 (Arrived 2/4/2019 - then called Elite Roofing, who arrived soon after)

ServPro
 (Arrived 2/4/2019 after PDR)

STATE FARM sent letter end of February - after all damage by vendors reported - regarding the preferred vendor program - PERMISSION WAS ASKED ON 3/7/2019 TO DISMISS AND REPLACE GENERAL CONTRACTOR; ADJUSTER APPROVED AND CONVEYED DISMISSAL

BAD FAITH
 Elder Abuse
 Disability
 Discrimination
 Breach of Contract
 Gross Negligence
 Collusion
 Insurance Fraud

When asked about the claims process, they provided numbers of 3 water remediation; when those failed to respond, they dispatched Contractor Connection who dispatched PDR - AT NO TIME WAS INSURED ADVISED SHE CO...

Breach of contract; Elder abuse; Disabled Persons Abuse, Gross Negligence with intent to harm; Collusion; Insurance Fraud

Dispatched Paul Davis Restoration as General Contractor 2/4/2019

On 2/4/2019- ServPro arrived approximately 1 hour after PDR - homeowner asked if the water remediation company should be sent away since PDR would handle whole project; representative said, 'no, don't send them away; we are busy, i can work with them'

BAD FAITH
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ServPro arrived at loss site on 2/4/2019, approved by PDR as GC, and visited regularly, systematically demolishing and destroying the house and increasing water damaged areas because the poorly installed temporary tarp failed, they refused to replace tarp after subsequent storms that homeowner requested and adjuster authorized, for weeks. PDR said they could not install a roof until demolition was done; ServPro said that was BS.

ServPro alleges they completed the job 2/19/2019 but did not advise homeowner, nor PDR nor State Farm, to the best of homeowner's knowledge. Lockbox was not removed, and staff continued to visit site through early March.

No contract was provided to homeowner but a signature was requested on 2/4/2019 to "authorize commencement of work" - Copy not provided till May 2019. Has threatened mechanics lien. All dealings were directly with State Farm and they would take no directions from me, did not provide a contract, failed to complete the job and provide proper testing, and allege job completion 2/19/2019 (advised no-one) and failed to provide any evidence of completion. In November 2019 Field Adjuster inquired as to why the evidenced water damaged walls were not demolished; no reply.

March 17, 2019
 Acceptable - 3 samples;
 Not full house

August 2019 7 samples; 4 out of 7 UNACCEPTABLE*

Loss of Use - State Farm alleges coverage forfeited when returned home after PDR threats to household goods; when it was determined demolition and water damage remediation was not completed, mold identified; State Farm refused further temporary lodging as they claim the cause is mold, not the unmitigated unfinished water damage remediation CAUSED BY THEIR PREFERRED VENDORS

GEO EARTH - NOVEMBER 2019

Air Quality Additional Testing to identify source areas; determined to be undemolished/unmitigated walls identified as water damaged in February 2019 Jun, July, Aug Nov & further investigation authorized by field adjuster in November/December

2nd Contractor - approved by Field Adjuster, using PDR Estimate

Damages

State Farm already paid out over \$100K; PDR (\$3k) and ServPro (\$8K) WITHHELD DUE TO DAMAGES CAUSED BY VENDORS; SAVAGE CONSTRUCTION received approx \$21K (also failed & refused to provide written contract to homeowner, failed to obtain permits prior to roof and interior build back; alleged project would take 3 weeks; abandoned project late April, returned in June in attempt to finalize; admitted he knows nothing about mold and water damage, refused to identify reroof specs (apparently not in accordance with provided specs). Recently spoke to Carrier and apparently convinced adjusters he is fully culpable for build back over unmitigated undemolished walls. Has submitted request for final payment of approximately \$8K - roof was \$9k, professional opinions indicate extreme workmanship failures and sheathing unknown... others suggest it is an \$5k roof, may last 3-5 years.... BREACH OF CONTRACT and many other items in dispute.

American Environmental Group AEG - Asbestos & Air Quality/Mold Testing

Contractor Connection

State Farm Preferred Vendors

State Farm Claims & Adjusters

Sun Mesa Drive

ServPro Palm Springs

Bad Faith
 Gross Negligence;
 collusion;
 insurance fraud