

Shortt, Frank E.

From: Andrew Johnson <awjohnson@engsys.com>
Sent: Wednesday, October 28, 2020 1:39 PM
To: Shortt, Frank E.
Subject: RE: Vintage Grand Claim No.: CLM-33876

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Frank,

Pursuant to our conversation last week you had asked for clarification on conclusion #2 and #3 of my report dated September 24, 2020.

On page 11 of 12, conclusion 2 stated the following, “*ESi’s inspection of the 28 multi-story condominium buildings, clubhouse and 6 ancillary structures on the Property found evidence of isolated wind-related damage, that can be reasonably attributed to Hurricane Irma, on Building 2 at the Property.*”

On page 12 of 12 conclusion 3 stated that “*ESi’s opinion of the wind-related damage from Hurricane Irma is quantified in Appendix B. To summarize, the following possible wind-related repairs are recommended:*

- *Replace 13 LF of missing rake tile at Slope F of Building 2.”*

ESi identified conditions that were *indicative* of wind related damage to Building 2 in the form of 13 linear feet of missing/displaced rake tiles. Although the wind speeds during Hurricane Irma were approximately 64 mph maximum wind gusts and 46 mph sustained winds, these wind speeds are not overly excessive for the area and generally would not cause damage to a concrete tile roof system. In ESi’s assessment of damage, when the insured claimed that the roofs sustained wind damage due to Hurricane Irma ESi afforded the benefit of doubt that the roofs did not have any damage that existed prior to the date of loss. As such, ESi included the missing/displaced section of rake tiles in our damage assessment and attributed that condition to Hurricane Irma. It should be noted that the missing rake tiles could also have been displaced during a previous weather event that affected the property as there have been several events with wind speeds in excess of the conditions that occurred during Hurricane Irma.

Please let me know if you have any further questions or comments.

Andrew W. Johnson, P.E.*
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