

2/8/2023

MBA Connie Schwarberg ARM GRCP GRCA CRCMP CRIS LSS
City of Cape Coral
1015 Cultural Park Boulevard
Cape Coral, FL 33990

RE: **MEMBER** **City of Cape Coral**
CLAIM NUMBER: **GC2022106844**
DATE OF LOSS: **09/28/2022**
LOCATION # - DESCRIPTION: **048024 - Yacht Club House Building**
ORIGINAL P&C DEDUCTIBLE: **\$25,000.00**

This will serve as a follow up on your property damage claim for the above referenced location/asset. Based upon our evaluation, the damaged asset is scheduled on your policy and the cause of loss is covered. The results of our evaluation indicate that damages do not exceed your deductible, as delineated below.

Location Number/Asset/Address	Building Limit	Deductible Applied	Est. Damage Amount
048024 - Yacht Club House Building	\$1,897,510	\$94,876	\$24,565
5819 Driftwood Parkway, Cape Coral, FL, 33904			

Applicable Policy Forms:

We now direct you to the following applicable policy forms:

- > **FMIT COND 1016:** **Conditions of Coverage**
- > **CP 00 10 04 02:** **Building and Personal Property Coverage Form**

Please see **FMIT COND 1016: Conditions of Coverage**, which states in pertinent part, as follows:

CONDITIONS OF COVERAGE

As a Member of the Florida Municipal Insurance Trust, Member agrees to abide by all requirements, terms and conditions authorized by, and set forth within, the Agreement and Declaration of Trust creating the Trust, including the following generally applicable conditions of coverage:

I. CONDITIONS

- F.** Required member contributions shall be in addition to the deductible amount, if any, as set forth in the declarations to the Coverage Agreement. Where such deductible amount is required, coverages arising under this Agreement shall be in excess of such deductible.

The Trust may pay on behalf of the member all or any portion of the deductible amount and upon notification by the Trust of such payment, the member shall promptly reimburse the Trust for any portion of the deductible the Trust has paid.

Next, please see **CP 00 10 04 02: Building and Personal Property Coverage Form**, which states in pertinent part as follows:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

A. Coverage:

We will pay for direct physical loss of or damage to Covered property at the premises described in the Declarations caused by or resulting from any **Covered Cause of Loss**.

D. Deductible:

In any one occurrence of loss or damage (hereinafter referred to as loss), we will first reduce the amount of loss if required by the Coinsurance condition or the Agree Value Optional Coverage. If the adjusted amount of loss is less than or equal to the Deductible, we will not pay for that loss. If the adjusted amount of loss exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of loss, and will pay the resulting amount or the Limit of Insurance, whichever is less.

When the occurrence involves loss to more than one item of Covered Property and separate Limits of Insurance apply, the losses will not be combined in determining application of the Deductible. But the deductible will be applied only once per occurrence.

Conclusion:

Based upon FMIT's review of the all relevant information and documentation, the covered damages do not exceed your deductible. As a result, we will not be able to assist with these damages. Should any additional damages be discovered or repairs to the above referenced asset exceed your deductible, please promptly forward the documentation to FLC for further review.

Respectfully,



Forest Scott
Property Claims Administrator
Property & Liability Claims

Florida League of Cities
Post Office Box 538135
Orlando, FL 32853-8135



Steven R. Jones
Regional General Adjuster
2046 Treasure Coast Plaza
Suite A 334
Vero Beach, FL 32960

Office: 561-571-3294
Fax Number: 561- 995-0129

November 17, 2022

FLORIDA LEAGUE OF CITIES

Attn: Forest Scott
via email: fscott@flcities.com

Report Number	:	FIRST AND FINAL
Named Insured / Member	:	CITY OF CAPE CORAL
FMIT Number	:	0074
FLC Claim Number	:	GC2022106844
Date of Loss	:	9/28/2022
Loss Location	:	048024 - Yacht Club House Building 5819 Driftwood Parkway Cape Coral, FL, 33904
Description of Loss	:	Hurricane
Sedgwick File Number	:	TMP22110700

SOURCE AND DATE OF ASSIGNMENT

This loss was received on 10/23/2022. The insured was contacted on 10/26/2022 and the loss was inspected on 10/27/2022. For our inspection we met with city employee, Rigl of the parks department.

ESTIMATE

Coverage	RCV	ACV
Building	\$24,565.06	\$21,350.44
Total	\$24,565.06	\$21,350.44

ABSTRACT OF COVERAGE

Coverage information was not provided with the assignment.

CAUSE OF LOSS

CAT – Hurricane Ian occurring on September 28, 2022.

Claim Number: GC2022106844
Sedgwick File Number: TMP22110700

ADJUSTMENT**Scope of damage**

We inspected this loss with the insured on 10/27/2022. The scope of damages includes wind damage to the metal roof fascia, and roof edge on the main Yacht Club House. The main roof had tarping in place from a previous wind event and the tarping needs re-installation in some places due to Hurricane Ian. There is also wind damage to wood fence that surrounds the Air Conditioner outside back left of the main building. There is also damage on gutters on the attached Locker room building which is directly behind the main building from a tree falling on the roof edge.

The front entry driveway Portico sustained wind damage to soffit metal, Gutters along the back side, and metal siding around beams. The support timbers under the Portico roof show stress cracks in some areas from age. Some of the cracks appear to have opened up due to the strong winds. We do not see it as permanent damage, however the Insured may want to have engineering inspect to be certain the integrity of the large beams is intact.

The front of the building doors and windows were damaged by wind and water enter through broken windows. Windows will require replacing and cleaning of the floor and entry area will be needed. Allowances have been made in our estimate due to the height of the work being done.

Building (Storm Surge) – There is no evidence of surge getting in the building, and the city employee stated there was none. Water that entered was rainwater through broken windows.


Summary – Enclosed is our detailed estimate for the repairs of the scope of damage outlined above. The Replacement Cost loss is \$24,565.06. Depreciation totals \$3,214.62. The ACV total is \$21,350.44.

WHAT IS TO BE DONE

With this report we have completed our assignment and we are retiring our file. Thank you for the assignment.

Very truly yours,



Steven R. Jones
Regional General Adjuster
Florida License No: A134837
Mobile: 772-559-0608
steven.jones@sedgwick.com
 sedgwick®

cc: [Document Manager](#)

Claim Number: GC2022106844
Sedgwick File Number: TMP22110700

ENCLOSURES

1. Detailed Estimate
2. Diagram
3. (54) Color Photographs

1833 Centre Point Circle, Suite 139
Naperville, IL 60563

Insured: City of Cape Coral
Property: 5819 Driftwood Parkway
Cape Coral, FL 33904
Home: 1015 Cultural Park Boulevard
Cape Coral, FL 33904

Business: (239) 573-3084
E-mail: mczerwin@capecoral.gov

Claim Rep.: Florida League of Cities

Estimator: Steven R. Jones - License # A134837

Claim Number: GC2022106844

Policy Number: FMIT-0074

Type of Loss: Hurricane

Date Contacted: 10/19/2022 11:48 AM

Date of Loss: 9/28/2022 12:00 PM

Date Inspected: 10/24/2022 11:48 AM

Date Received: 10/20/2022 9:09 AM

Date Entered: 10/20/2022 2:17 PM

Price List: FLFM8X_OCT22
Restoration/Service/Remodel
Estimate: CITY_OF_CAPE_CORAL99

NOTICE: This estimated scope of damages and prices contained in this document are based upon the actual damages viewed by the Sedgwick adjuster at the time of the inspection of this loss. This document does not contain any repair cost for hidden damages that may later be discovered during repairs. This document does not constitute a settlement of any insurance claim and all estimates contained herein are subject to insurance company review and approval. This document is not an authorization to make any repairs to property. Authorization for repairs can only be given by the property owner. Any guarantee of payment must come from the property owner. No insurance adjuster has authority to authorize any work or guarantee any payments for repairs made to an insured risk. Neither Sedgwick nor the insurance company assumes responsibility for the sufficiency or quality of repairs made.

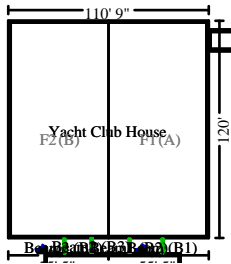
TMP22110700

1833 Centre Point Circle, Suite 139
Naperville, IL 60563

CITY_OF_CAPE_CORAL99

Roof

Main Level

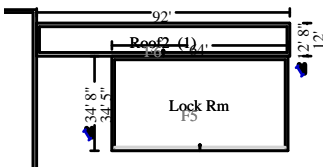


Yacht Club House

14400.00 Surface Area
480.00 Total Perimeter Length

144.00 Number of Squares
120.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. R&R Fascia - metal - 8"	120.00 LF	6.65	0.00	159.60	957.60	(221.04)	736.56
Front roof edge							
2. R&R Tarp - all-purpose poly - per sq ft (labor and material)	2,880.00 SF	1.56	0.00	898.56	5,391.36	(0.00)	5,391.36
Re-install existing tarp							
3. Roofing Repair - Minimum Charge - Labor and Material	1.00 EA	851.72	0.00	170.34	1,022.06	(0.00)	1,022.06
front roof edge							
4. Roofing - General Laborer - per hour	8.00 HR	49.43	0.00	79.08	474.52	(0.00)	474.52
Additional allowance for high roof work							
Totals: Yacht Club House			0.00	1,307.58	7,845.54	221.04	7,624.50



Lock Rm

3381.21 Surface Area
406.59 Total Perimeter Length

33.81 Number of Squares

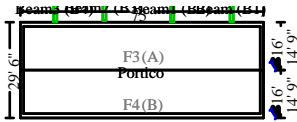
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
5. R&R Gutter / downspout - aluminum - up to 5"	28.00 LF	9.10	0.00	50.96	305.76	(139.94)	165.82
Back right where locker room attaches to club house							
Totals: Lock Rm			0.00	50.96	305.76	139.94	165.82

Exterior

1833 Centre Point Circle, Suite 139
Naperville, IL 60563

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
6. R&R Wood fence slat 5' - 6' high - treated Fence around A/C back left attached	40.00 EA	7.52	0.00	60.16	360.96	(222.00)	138.96
Totals: Exterior			0.00	60.16	360.96	222.00	138.96

Portico

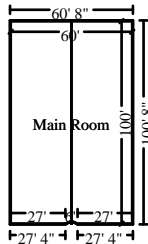


2400.00 Surface Area	24.00 Number of Squares
214.00 Total Perimeter Length	75.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
7. R&R Soffit - metal	24.00 SF	6.94	0.00	33.32	199.88	(46.58)	153.30
8. R&R Gutter / downspout - aluminum - up to 5" Across back side near main building	75.00 LF	9.10	0.00	136.52	819.02	(374.85)	444.17
9. R&R Siding - steel - Commercial - High grade Cross beams under roof	96.00 SF	11.56	0.00	221.94	1,331.70	(104.06)	1,227.64
10. R&R Siding - steel - Commercial - High grade Around beams attached to main building	144.00 SF	11.56	0.00	332.94	1,997.58	(156.10)	1,841.48
Totals: Portico			0.00	724.72	4,348.18	681.59	3,666.59
Total: Main Level			0.00	2,143.42	12,860.44	1,264.57	11,595.87
Total: Roof			0.00	2,143.42	12,860.44	1,264.57	11,595.87

SKETCH2

Main Level



Main Room

Height: Peaked

3650.00 SF Walls	6753.52 SF Ceiling
10403.52 SF Walls & Ceiling	6000.00 SF Floor
666.67 SY Flooring	320.00 LF Floor Perimeter
335.07 LF Ceil. Perimeter	

CONTINUED - Main Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
11. Reglaze 1/4" tempered glass - single pane 3 large windows at front	72.00 SF	13.53	0.00	194.84	1,169.00	(730.62)	438.38
12. R&R Storefront door - alum. anodized frame, 3'x7' -Single pane	1.00 EA	1,463.44	0.00	292.68	1,756.12	(1,054.66)	701.46
13. Window - General Laborer - per hour Additional allowance for height of work on windows	4.00 HR	49.43	0.00	39.54	237.26	(164.77)	72.49
14. Scaffolding Setup & Take down - per hour for high windows	2.00 HR	49.43	0.00	19.78	118.64	(0.00)	118.64
15. Scaffold - per section (per day)	10.00 DA	25.28	0.00	50.56	303.36	(0.00)	303.36
16. Clean floor - tile - Heavy clean	6,000.00 SF	1.05	0.00	1,260.00	7,560.00	(0.00)	7,560.00
17. Clean fireplace face & mantel	92.00 SF	1.73	0.00	31.84	191.00	(0.00)	191.00
Totals: Main Room			0.00	1,889.24	11,335.38	1,950.05	9,385.33

General

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
18. Single axle dump truck - per load - including dump fees Exterior and Interior debris	1.00 EA	262.92	0.00	52.58	315.50	(0.00)	315.50
Totals: General			0.00	52.58	315.50	0.00	315.50
Total: Main Level			0.00	1,941.82	11,650.88	1,950.05	9,700.83
Total: SKETCH2			0.00	1,941.82	11,650.88	1,950.05	9,700.83

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
19. Window labor minimum	1.00 EA	44.78	0.00	8.96	53.74	(0.00)	53.74
Totals: Labor Minimums Applied			0.00	8.96	53.74	0.00	53.74
Line Item Totals: CITY_OF_CAPE_CORAL99			0.00	4,094.20	24,565.06	3,214.62	21,350.44

Grand Total Areas:

3,650.00	SF Walls	6,753.52	SF Ceiling	10,403.52	SF Walls and Ceiling
6,000.00	SF Floor	666.67	SY Flooring	320.00	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	335.07	LF Ceil. Perimeter
6,000.00	Floor Area	6,107.11	Total Area	3,650.00	Interior Wall Area
7,519.26	Exterior Wall Area	322.67	Exterior Perimeter of Walls		
20,181.21	Surface Area	201.81	Number of Squares	1,100.59	Total Perimeter Length
195.00	Total Ridge Length	0.00	Total Hip Length		

Summary for Structural1

Line Item Total		20,470.86
Overhead		2,047.10
Profit		2,047.10
Replacement Cost Value		\$24,565.06
Less Depreciation		(3,214.62)
Actual Cash Value		\$21,350.44
Less Deductible	[Full Deductible = 94,875.50]	(21,350.44)
Net Claim		\$0.00
Total Depreciation		3,214.62
Less Residual Deductible	[Full Residual Deductible = 73,525.06]	(3,214.62)
Total Recoverable Depreciation		0.00
Net Claim if Depreciation is Recovered		\$0.00

Steven R. Jones - License # A134837

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



1

Date Taken: 10/27/2022

Taken By: Rex Porter

Yacht Club House - 5819 Driftwood
Pkwy



2

Date Taken: 10/27/2022

Taken By: Rex Porter

Front entry of club house

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



3

Date Taken: 10/27/2022

Taken By: Rex Porter

Left side



4

Date Taken: 10/27/2022

Taken By: Rex Porter

Left slope at front. Tarping was
installed prior to storm

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



5

Date Taken: 10/27/2022

Taken By: Rex Porter

Left side of bldg.



6

Date Taken: 10/27/2022

Taken By: Rex Porter

Left slope at rear from the ground

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



7

Date Taken: 10/27/2022

Taken By: Rex Porter

Back left side Fence around A/C blown down



8

Date Taken: 10/27/2022

Taken By: Rex Porter

Front entry under portico

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



9

Date Taken: 10/27/2022

Taken By: Rex Porter

Fascia damage at front roof edge



10

Date Taken: 10/27/2022

Taken By: Rex Porter

Front roof edge

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



11

Date Taken: 10/27/2022

Taken By: Rex Porter

Right Side



12

Date Taken: 10/27/2022

Taken By: Rex Porter

Right rear

Photo Sheet

Sedgwick

3666 18th Avenue
Columbus, NE 68601

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



13

Date Taken: 10/27/2022

Taken By: Rex Porter

Front entry window boarded up



14

Date Taken: 10/27/2022

Taken By: Rex Porter

Entry doors and windows damaged

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



15

Date Taken: 10/27/2022

Taken By: Rex Porter

Interior main room



16

Date Taken: 10/27/2022

Taken By: Rex Porter

Front from inside- Windows broken

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



17

Date Taken: 10/27/2022

Taken By: Rex Porter

Debris on floor entry- water was on floor
from broken windows



18

Date Taken: 10/27/2022

Taken By: Rex Porter

Rain water stains from rain entering

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



19

Date Taken: 10/27/2022

Taken By: Rex Porter

View of main room from rear



20

Date Taken: 11/7/2022

Taken By: Rex Porter

Ceiling

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



21

Date Taken: 10/27/2022

Taken By: Rex Porter

Rear wall glass not damaged



22

Date Taken: 10/27/2022

Taken By: Rex Porter

No surge water either end

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



23

Date Taken: 10/27/2022

Taken By: Rex Porter

No water lines throughout



24

Date Taken: 10/27/2022

Taken By: Rex Porter

Front from inside right

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



25

Date Taken: 11/7/2022

Taken By: Rex Porter

Ceiling tile replace befor IAN. Upper
window broken from IAN



26

Date Taken: 10/27/2022

Taken By: Rex Porter

Water on floor around entry fireplace

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



27

Date Taken: 10/27/2022

Taken By: Rex Porter

Glass debris on floor at entry



28

Date Taken: 10/27/2022

Taken By: Rex Porter

Water stains on tile floor

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



29

Date Taken: 10/27/2022

Taken By: Rex Porter

Rigth slope metal no damage



30

Date Taken: 10/27/2022

Taken By: Rex Porter

Left slope

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



31

Date Taken: 10/27/2022

Taken By: Rex Porter

Top ridge from rear to front. Tarping
was prior to IAN



32

Date Taken: 10/27/2022

Taken By: Rex Porter

Right slope from rear

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



33

Date Taken: 11/7/2022

Taken By: Rex Porter

Right front slope. Per city employee,
tarp was installed prior to storm



34

Date Taken: 11/7/2022

Taken By: Rex Porter

Some tarping damage due to IAN

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



35

Date Taken: 11/7/2022

Taken By: Rex Porter

Left slope at front



36

Date Taken: 11/7/2022

Taken By: Rex Porter

Gutter damage on right rear addition
from tree

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



37

Date Taken: 11/7/2022

Taken By: Rex Porter

Front driveway Portico



38

Date Taken: 10/27/2022

Taken By: Rex Porter

Left front

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



39

Date Taken: 10/27/2022

Taken By: Rex Porter

Right front - soffit damage



40

Date Taken: 11/7/2022

Taken By: Rex Porter

Gutter damage on right rear

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



41

Date Taken: 11/7/2022

Taken By: Rex Porter

Left end slopes



42

Date Taken: 11/7/2022

Taken By: Rex Porter

Portico roof no damage

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



43

Date Taken: 11/7/2022

Taken By: Rex Porter

Rear slope



44

Date Taken: 11/7/2022

Taken By: Rex Porter

Front slope

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



45

Date Taken: 10/27/2022

Taken By: Rex Porter

Beam under portico



46

Date Taken: 10/27/2022

Taken By: Rex Porter

Stress cracks appear from age

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



47

Date Taken: 10/27/2022

Taken By: Rex Porter

Beams at building covered with metal
siding blown off



48

Date Taken: 10/27/2022

Taken By: Rex Porter

Metal covering of beams damaged

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



49

Date Taken: 10/27/2022

Taken By: Rex Porter

Wind damage on beams



50

Date Taken: 10/27/2022

Taken By: Rex Porter

Deterioration to wood beam from age
and moisture

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



51

Date Taken: 10/27/2022

Taken By: Rex Porter

Metal siding on beam blown off



52

Date Taken: 10/27/2022

Taken By: Rex Porter

Stress crack in beam

Photo Sheet

Sedgwick

**3666 18th Avenue
Columbus, NE 68601**

Insured: TMP22110700 - Cape Coral-Yacht Club
House Bldg.

Claim #: GC2022106844

Policy #:



53

Date Taken: 10/27/2022

Taken By: Rex Porter

Slight separation of stress crack

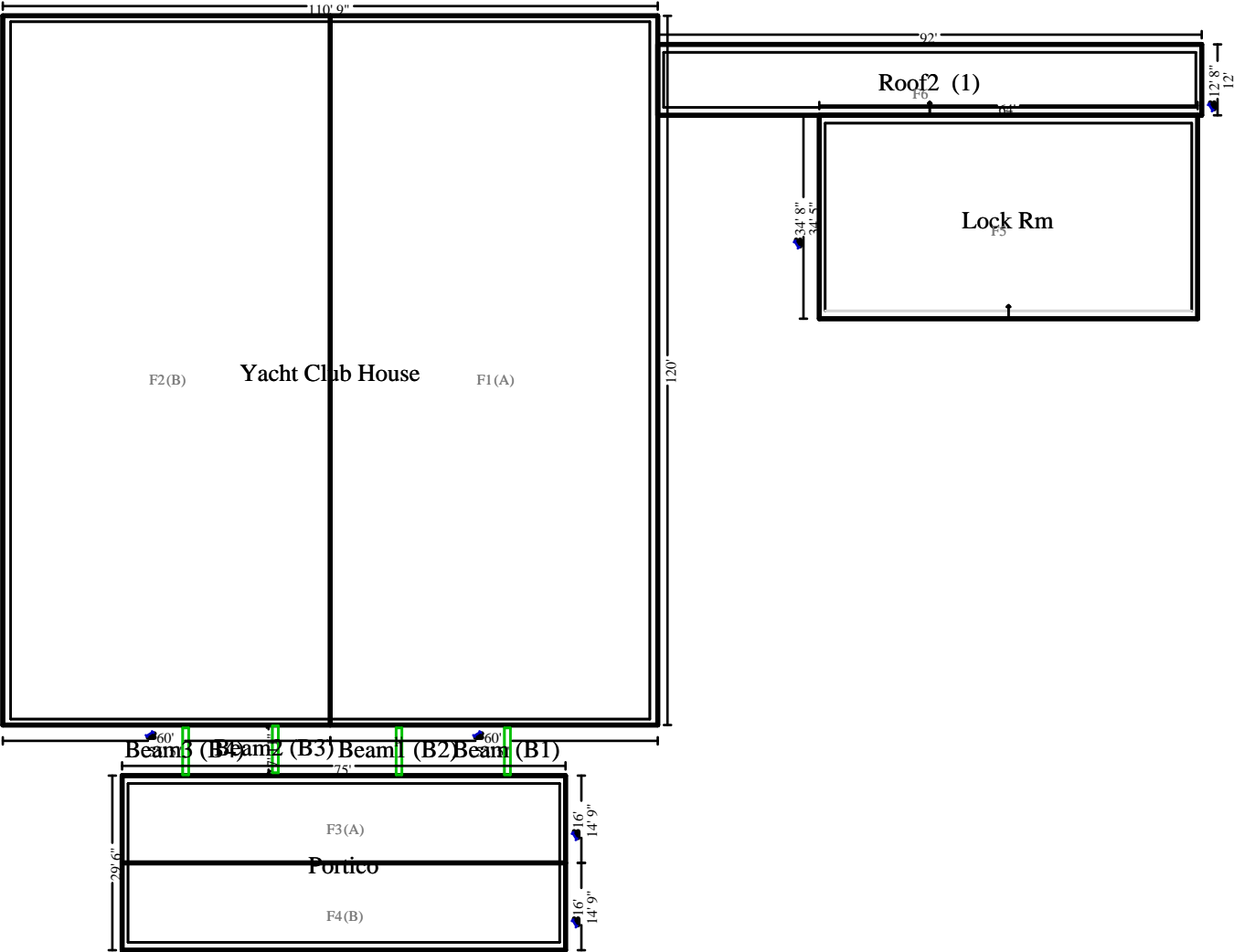


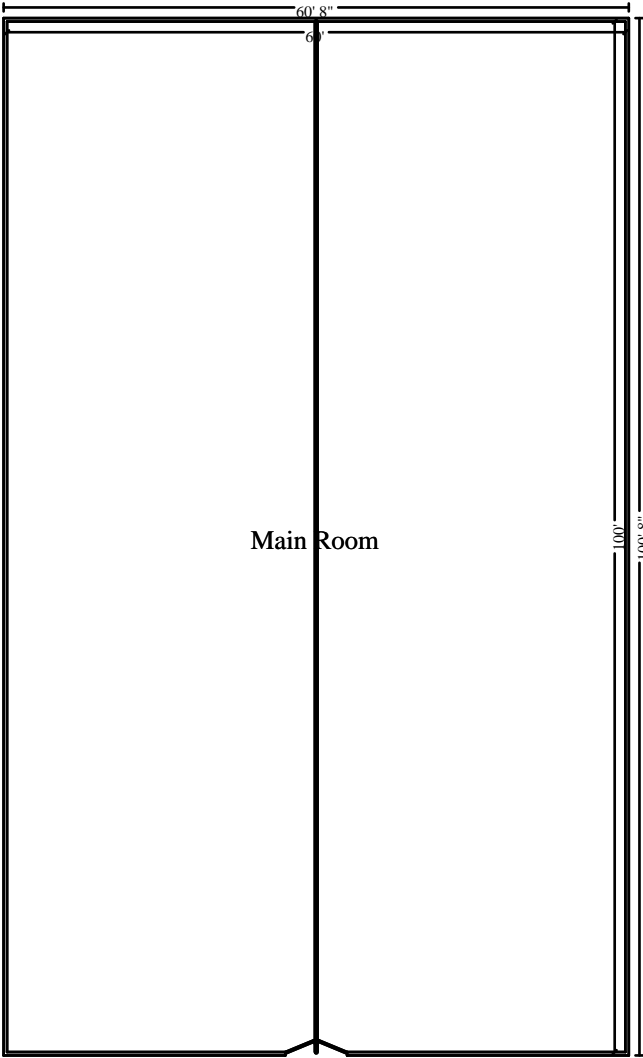
54

Date Taken: 10/27/2022

Taken By: Rex Porter

Crack in beam from age





Main Level