



January 11, 2019

Dawn Seibert, Claim Consultant
CCMSI
133 S. 11th St. #430
St. Louis, MO 63102-1135
314.231.4094

Dear Ms. Seibert,

This synopsis submission is at the request of Ms. Boyd regarding the Servpro damage claim.

It is my strong opinion that Servpro failed to properly mitigate the initial water loss in the Boyd's' home causing mold exposure to the home occupants and mold property and content damage throughout the Boyd's' home.

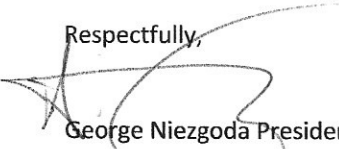
I inspected the Boyd's home on or about March 12, 2015. I detected an odor in the home. The two HVAC systems and the attached flex ducts in the basement utility room did have significant water damaged beyond repair. According to IICRC guidelines and federal regulations, immediate removal of wet flex ducts and HVAC systems should have taken place at the time the loss occurred which Servpro did not do causing mold exposure, contamination, and inhalation throughout the Boyd's entire home.

I met with Mr. Sutton of Servpro at the Boyd's home on March 19, 2015. Mr. Sutton did inspect and admit liability for microbial growth (mold) and high moisture readings in the basement. Mr. Sutton did state that he would notify the home occupants that he agreed with my findings. Mr. Sutton did admit that the water and mold damage was Servpro's fault and that he would personally oversee the remediation to rectify all the damages immediately. We also discussed the removal of the ceramic tile and wood glue adhesive on the floor giving off VOCs (Volatile Organic Compounds) causing discomforts to home occupants. Contents left uncovered by Servpro and exposed to VOC dust contaminants and mold were to be cleaned, if possible, or disposed of for replacement.

Liberty ordered a mold protocol on April 29, 2015. Heaton Environmental tested the home on May 5, 2015 and found all parts of the home contaminated. I became involved with the mold remediation because Servpro took on a higher profiled client (CDC) neglecting the Boyd's urgent need to remediate dangerous and toxic mold and water damage. Liberty requested that I submit a mold and water remediation estimate according to the Heaton Environmental mold protocol.

My company (Restoration 1 Atlanta now Water Medx) completed the mold and water remediation for the Boyd's home according to the IICRC S520 standards, the EPA, and New York City Health Department guidelines. My staff did find water inside totes and boxes that should have been remediated by Servpro which damaged documents to be unsalvageable. Heaton Environmental mold clearance test results yielded successful remediation. Based on the Boyd's physicians' recommendations and their severe sensitivity to VOCs and mold, I recommended that the Boyd's do a complete and thorough household decontamination cleaning including but not limited to considering repainting and replacing all upholstery.

Respectfully,


George Niezgoda President BS, WRT, AMRT, FSRT
Licensed Asbestos Assessor
Water Medx
www.watermedx.com
678-235-8777

Selita

From: Kolkmeier, Aaron <Aaron.Kolkmeier@LibertyMutual.com>
Sent: Monday, April 27, 2015 2:00 PM
To: Selita
Subject: RE: Eloise Boyd Claim 031440597 - Mold Remediation 04/24/2015

Hi Selita,

I have not approved Restoration 1's estimate. All mold work needs to be performed by ServPro as they are liable. They will need to approve Restoration 1's estimate as they are responsible for any additional damage due to neglect of service.

Thank you,

Aaron Kolkmeier

Mitigation Specialist – ASD, AMRT, FSRT
Water Mitigation
Liberty Mutual Insurance
2120 W. Walnut Hill Lane
Irving, TX 75038
Office: 855-212-3227 x 76905
Fax: 866-999-8964
E-mail: Aaron.Kolkmeier@LibertyMutual.com



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From: Selita [mailto:selitab45@gmail.com]
Sent: Monday, April 27, 2015 12:13 PM
To: Kolkmeier, Aaron; ss35sammy@yahoo.com
Cc: george@restoration1atlanta.com; Boyd, Derwin
Subject: RE: Eloise Boyd Claim 031440597 - Mold Remediation 04/24/2015

Hi Aaron,

Thanks for the reply.

Restoration1 is the company that we have chosen to do the mold remediation.

I sent a copy of his estimate and would like for you to work out the details with Restoration1 and Servpro.

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Thank you.

Exhibit 09 - Without Prejudice
Case No. 555231331
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From: Caleb Weiler [<mailto:caleb@heatonusa.com>]
Sent: Tuesday, May 05, 2015 11:03 AM
To: Kolkmeier, Aaron
Subject: RE: Heaton Mold Pricing

Thanks, Aaron – we'll give her a call and schedule it.

From: Kolkmeier, Aaron [<mailto:Aaron.Kolkmeier@LibertyMutual.com>]
Sent: Tuesday, May 5, 2015 11:40 AM
To: Caleb Weiler
Subject: RE: Heaton Mold Pricing

Caleb,

Thank you for sending these proposals. Please move forward with scheduling a full mold protocol with Ms. Boyd. She is available today if you still have availability. Please call her to schedule at 678-468-5558 or 770-465-5321.

Thank you,

Aaron Kolkmeier

Mitigation Specialist – ASD, AMRT, FSRT
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From: Caleb Weiler [<mailto:caleb@heatonusa.com>]
Sent: Monday, May 04, 2015 4:24 PM
To: Kolkmeier, Aaron
Subject: Heaton Mold Pricing

Aaron,

Thanks for the call this afternoon. Per our conversation, below is Heaton's pricing for the mold investigation/remediation protocol. In most cases, a mold investigation report is sufficient, but if you need a full protocol, we're happy to do it. Feel free to reach out to me if you have any questions. Thanks.

Mold Investigation

Investigation & report	\$575
5 samples @ \$90/sample*	\$450
<u>Mileage (26 miles @ \$0.565/mile)</u>	<u>\$14.69</u>
Total	\$1,039.69

Includes:

- Collect one or more samples in specified locations using air, bulk, or carpet sampling as requested.
- Laboratory report detailing the presence and type(s) of mold, if any, found in the samples. A visual assessment identifying visual mold contamination or conditions that may be conducive to microbial growth, for example: musty odor and/or evidence of water penetration.
- Investigation and assessment of sources of moisture.
- Detailed report of findings including:
 - Determination of whether mold problems exist in the readily accessible area(s) sampled at the time of the mold investigation.
 - Recommendations on how to address any mold problems discovered.
 - Laboratory results detailing the presence and type(s) of mold, if any, found in the samples.
 - Relative humidity readings in the building.
 - Moisture content of relevant building materials.
 - Digital photographs of problem areas.

Does Not Include:

- Remediation specifications of identified mold-affected areas.

Remediation Protocol

Investigation & report	\$925
5 samples @ \$90/sample*	\$450
<u>Mileage (26 miles @ \$0.565/mile)</u>	<u>\$14.69</u>
Total	\$1,389.69

Includes:

- All items listed under "Mold Investigation"
- Detailed report of findings and remediation specifications including:
 - Laboratory results detailing the presence and type(s) of mold, if any, found in the samples.
 - Relative humidity readings in the building.