

February 19, 2017

**Insured:** GB Restoration Services, LLC  
Servpro of Stone Mountain / Clarkston  
1569 Stone Ridge Drive  
Tucker, GA 30084

**Policy Number:** RPU111168

**Insurer/** Restoration Risk Retention Group, Inc  
**Claim Servicer:** Attn: Paul Kurtz  
Cannon Cochran Management Services, Inc (CCMSI)  
133 S. 11<sup>th</sup> Street  
Suite 430  
St. Louis, MO 63102  
pkurtz@ccsmi.com; 314-418-5539

**Claimant:** Onravel Software  
Selita Boyd  
6841 Cavalier Court  
Stone Mountain, GA 30087  
Selitab45@gmail.com; 678-468-6033

**RE: Onravel Third Party Liability and Property Damage Claim**

**Date of Loss: 05/15/2015**

Dear Mr. Kurtz:

Please be advised that I am pursuing a claim for injuries and damages due to your insured's negligence at the property of 6841 Cavalier Court Stone Mountain, GA 30087. Currently, I am not represented by an attorney. I am pursuing this claim in good faith, in hopes of settling the claim amicably, and without the need for litigation.

Onravel Software's place of business, contents, and equipment resided at property. I, Selita Boyd, am the owner of Onravel Software. During the first tear out between the period of 2/12/15 - 3/5/15, Servpro exposed the business contents to dust contaminates from toxic wood and cement filaments. Servpro team and supervisor were made aware from the start that there were businesses on the premise. When I became aware that the equipment was not properly covered, I had to stop the wood floor removal operation to make Servpro aware of the situation.

After Servpro left the premise family members became ill. It was brought to my attention through Restoration1 Atlanta that there was a moisture and mold issue. Servpro did not properly mitigate the water loss which exposed the business contents to mold spores. Restoration1 discovered that water remained in the large totes which exposed documents to mold and mildew.

Liberty Mutual issuance of a mold protocol by Heaton Environmental did reveal mold contamination and pictures of wet documents. The mold mitigation process took four months March – June of 2015 to complete. Servpro did a second tear out to make an attempt to correct the prior errors from the first tear out. Servpro used the services of day laborers (non Servpro hires as promised) to moved contents from the basement to the storage facility. Servpro used the services of day laborers (non Servpro w-2 hires on the premise) to move contents from the basement to the storage

facility. Servpro's day laborers damaged contents during the move. It was later discovered that the day laborers were drywall workers and did not have moving experience.

Onravel Software is seeking the following damages for losses not covered by insurance during the mold mitigation period:

Loss Wages during mold mitigation period	\$8361 @ 4 months	\$33,444.00
Document Restoration / Mold	9.1 cu/ft. @\$76.86	\$699.43
Damaged Content/Furniture/Equipment		\$24,120.28
Repacking / Inventory of contents done previously by Servpro per Mold Protocol		\$9001.44
<b>Total Claim Amount</b>		<b>\$67,265.15</b>

Servpro has yet to disclose the terms and agreements to the homeowners or to me as the business owner. Servpro did not obtain the signature of either homeowner and instead obtained an unauthorized signature without my knowledge and without my permission. I have made numerous attempts to reach out to Servpro regarding the matter and each time I was given erroneous information and had no other option but to file a claim.

Please direct all communications regarding this claim to me directly. Please provide information on any additional details required from your office regarding my claim.

Respectfully,  
Selita Boyd

February 19, 2017

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Servpro of Stone Mountain / Clarkston  
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**Policy Number:** RPU111168

**Adjuster/** Restoration Risk Retention Group, Inc  
**Claim Servicer:** Attn: Dawn Seibert  
Cannon Cochran Management Services, Inc (CCMSI)  
133 S. 11<sup>th</sup> Street  
Suite 430  
St. Louis, MO 63102  
dseibert@ccsmi.com; 314-418-5541

**Claimant:** Selita Boyd / Homeowner  
6841 Cavalier Court  
Stone Mountain, GA 30087  
Selitab45@gmail.com; 678-468-6033

**RE:** Selita Boyd/Homeowner Liability and Property Damage Claim  
**Date of Loss:** 05/15/2015

Dear Ms. Seibert:

Please be advised that I am pursuing a claim for injuries and damages due to your insured's negligence at the property of 6841 Cavalier Court Stone Mountain, GA 30087. Currently, I am not represented by an attorney. I am pursuing this claim in good faith, in hopes of settling the claim amicably, and without the need for litigation.

We suffered a water loss February 11, 2015 in the garage and basement of our home. My insurer Liberty Mutual contacted their preferred vendor Servpro for water mitigation services. During the first tear out, Servpro exposed our contents to dust contaminates from toxic wood and cement filaments. Servpro did not remove ductwork flex pipe as stated on their documents which were submitted to Liberty and paid by Liberty. After Servpro left the premise family members became ill. It was brought to my attention through Restoration1 Atlanta that there was a moisture and mold issue. Servpro did not properly mitigate the water loss which exposed family members to mold inhalation via the HVAC system. Restoration1 discovered that water remained in the large totes which exposed documents to mold and mildew.

Liberty Mutual issuance of a mold protocol by Heaton Environmental did reveal mold contamination and pictures of wet documents. The mold mitigation process took four months March – June of 2015 to complete. Servpro did a second tear out to make an attempt to correct the prior errors from the first tear out. Servpro used the services of day laborers (non Servpro w-2 hires on the premise) to move contents from the basement to the storage facility. Servpro's day laborers damaged contents during the move. It was later discovered that the day laborers were drywall workers and did not have moving experience. Servpro damaged the basement floor and additional underlayment was required to repair the basement floor.

The homeowners and family members are seeking the following liability and physical damages for losses during the mold mitigation period:

Loss Wages during mold mitigation period	\$2,000 @ 4 months	\$8,000.00
Document Restoration / Mold	14.0 cu/ft. @\$76.86	\$1,076.04
Damaged Content/Furniture/Equipment		\$30,000.00
Personal Injury and Medical Expenses		\$75,000.00
Robles Concrete		\$6,855.00
Repacking / Inventory of contents done previously by Servpro per Mold Protocol		\$9,674.81
<b>Total Claim Amount</b>		<b>\$130,605.85</b>

Servpro has yet to disclose the terms and agreements to the homeowners. Servpro did not obtain the signature of either homeowner and instead obtained an unauthorized signature without my knowledge and without my permission. I became aware of this from emails sent to me from Liberty showing what they paid Servpro. Servpro's subrogation attorney submitted false statements to Liberty which can be proven with photos. I have made numerous attempts to reach out to Servpro regarding the matter and each time given erroneous information. I was left with no other option but to file a claim. Affidavits, audio/video, pictures, and text messages can be provided to support statements.

Please direct all communications regarding this claim to me directly. Please provide information on any additional details required from your office regarding my claim.

Respectfully,  
Selita Boyd

February 19, 2017

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Tucker, GA 30084

**Policy Number:** RPU111168

**Insurer/** Restoration Risk Retention Group, Inc  
**Claim Servicer:** Attn: Paul Kurtz  
Cannon Cochran Management Services, Inc (CCMSI)  
133 S. 11<sup>th</sup> Street  
Suite 430  
St. Louis, MO 63102  
pkurtz@ccsmi.com; 314-418-5539

**Claimant:** Raging Sky Records  
Selita Boyd  
6841 Cavalier Court  
Stone Mountain, GA 30087  
Selitab45@gmail.com; 678-468-6033

**RE: Raging Sky Third Party Liability and Property Damage Claim**

**Date of Loss: 05/15/2015**

Dear Mr. Kurtz:

Please be advised that I am pursuing a claim for injuries and damages due to your insured's negligence at the property of 6841 Cavalier Court Stone Mountain, GA 30087. Currently, I am not represented by an attorney. I am pursuing this claim in good faith, in hopes of settling the claim amicably, and without the need for litigation.

Raging Sky's place of business, contents, and equipment resided at property. I, Selita Boyd, am the owner of Raging Sky Records. During the first tear out between the period of 2/12/15 - 3/5/15, Servpro exposed the business contents to dust contaminates from toxic wood and cement filaments. Servpro team and supervisor were made aware from the start that there were businesses on the premise. When I became aware that the equipment was not properly covered, I had to stop the wood floor removal operation to make Servpro aware of the situation.

After Servpro left the premise, it was brought to my attention through Restoration1 Atlanta that there was a moisture and mold issue. Servpro did not properly mitigate the water loss which exposed the business contents to mold spores. Restoration1 discovered that water remained in the large totes which exposed documents to mold and mildew.

Liberty Mutual issuance of a mold protocol by Heaton Environmental did reveal mold contamination and pictures of wet documents. The mold mitigation process took four months March – June of 2015 to complete. Servpro did a second tear out to make an attempt to correct the prior errors from the first tear out. Servpro used the services of day laborers (non Servpro w-2 hires on the premise) to move contents from the basement to the storage facility. Servpro damaged contents during the move. Day laborers were drywall workers and did not have moving experience.

Raging Sky is seeking the following damages for losses during the mold mitigation period:

Loss Wages during mold mitigation period	\$5,494 @ 4 months	\$21,976.00
Document Restoration / Mold	6.5 cu/ft. @\$76.86	\$499.59
Damaged Content/Furniture/Equipment		\$23,537.00
Repacking / Inventory of contents done previously by Servpro per Mold Protocol		\$8,375.41
<b>Total Claim Amount</b>		<b>\$54,388.00</b>

Servpro has yet to disclose the terms and agreements to the homeowners or to me as the business owner. Servpro did not obtain the signature of either homeowner and instead obtained an unauthorized signature without my knowledge and without my permission. I have made numerous attempts to reach out to Servpro regarding the matter and each time given erroneous information. I was left with no other option but to file a claim.

Please direct all communications regarding this claim to me directly. Please provide information on any additional details required from your office regarding my claim.

Respectfully,  
Selita Boyd