

MP UPDATE 11-7-22

Dear Unit Owners,

As part of the restoration process, the Board's task was to find and secure professionals to (a) walk us through a complicated journey of navigating Florida Statutes as they pertain to hurricane damage and (b) repair our buildings and property to meet the current codes and give us the best chance of passing Phase I of the Senate 4D Inspection next year (Surfside Inspection).

Hiring Process

Within days of Hurricane Ian, public adjusters were swarming the property pressuring the Board to quickly sign contracts for their services. We don't operate that way. First, we met with a Fraud Law Enforcement Team here in Lee County. They were well aware that the adjusters were rushing in on damaged properties and their Boards, and warned us to carefully vet them before signing.

The Board decided to first select a general contractor with an impeccable reputation, as the wait lists for contractors was going to explode. We selected Restoration Experts based on their reputation, satisfaction rating, and Premier's experience with working with them in the past. We then selected Hurricane Law Group, a firm that would work with RE to help us maximize the payout from our insurance carriers. This firm is familiar with Restoration Experts, and has an outstanding record of success for twenty years here in Florida. The cost for adjusters across the board is 10% of the Insurance payout. However, using a team of attorneys that specialize in hurricane law is to our benefit. They are not more or less expensive, they are just more astute in this area of law.

Meeting With the Attorney

Our attorney from Hurricane Law Group, Paul Berger, met with the residents on property Thursday evening to answer questions and to share his role in this renovation process. Later this week, you will find a PDF of their report on our website under "Communication" called ***Hurricane Law Group Report*** listing what is covered and what is not.

A few items of which to be aware:

- If something is not part of the original building, it will not be covered by the Association's Policy. This would include:
 - Lanai doors that were added to enclose the Lanai
 - Hurricane shutters
- All screens and railings will be checked and covered if damaged.
- Front doors will be checked and covered if damaged.
- Windows will be checked and covered if damaged.
- All personal property within the unit is the responsibility of the unit owner. This includes:
 - Floors, interior walls, ceiling coverings, electrical fixtures, appliances, water heaters, water filters, cabinets, countertops, window treatments, furniture, etc.

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- If you have an HO6 (Home Owner's Policy for Condominiums), you are entitled to a payout of no less than \$2,000 to put toward the Special Assessment. Some policies may give more. You will need to check with your Insurance Agent regarding your policy.

Your Insurance carrier will require a **Special Assessment Letter** to access this payment. It will be located in the "Communications" folder on the website after the Board of Directors' meeting on Tuesday, Nov.8. If you have trouble accessing this after Tuesday, please email heidifitch@sbcglobal.net.

Reminder to Owners

The attorney said it was imperative that Unit Owners **not** attempt to fix any of the damages (other than general clean up). The only ones who should be working on the areas the Insurance carrier covers are those who hold a Florida license for that work, are bonded, and insured in Florida. "Do it yourself fixing" will put our insurance coverage in jeopardy.

Recently, an owner contacted one of our service providers to cancel their services without the Board's knowledge or approval. As stated in the Moorings Point Condominium Association Rules & Regulations:

The Moorings Point Board of Directors and/or the Management Company are the only Persons authorized to contact an outside vendor to do work in any area of our Association property that is considered "common areas". This includes the parking lot, roof, pool, seawall and all electrical and/or mechanical needs outside of personal residence.

Our vendors will be instructed to contact our management company immediately if this happens again. At that point, the unit owner making the contact will be fined.

Common Area Coverage

The details concerning the coverage for the common areas are not yet complete. An engineer's inspection for the doors, windows, stucco, carports, sheds, pool area, pool house, etc. will need to be completed to determine the extent of the repairs / replacements. The Board will not have answers for you on these specifics until this inspection is complete and the report is filed.

Although it may look as if nothing is happening, be assured that teams from *Reconstruction Experts* have already visited our site multiple times to take roof samples, evaluate the pool area damage, as well as building and parking area damage. Multiple inspections and repairs have been completed on our safety equipment. This is a long process with lots of moving parts. We ask, and appreciate, your patience and continued support.

Respectfully, Moorings Point Board of Directors