

AGENT NOTES - CONFIDENTIAL

Sunshine Insurance Group - Internal Use Only

Client: John Robert Smith | Policy: POL-2024-HO-001

March 15, 2024 - Phone Call (Inbound)

Client called regarding a tree that fell on his fence during the March 12 windstorm. The fence is a wooden privacy fence separating his property from the neighbor at 744 Evergreen Terrace. Client estimates approximately 40 linear feet of fencing damaged. I informed Mr. Smith that fence damage from windstorm is covered under Coverage B (Other Structures) subject to the standard \$1,500 deductible. Advised client to obtain two repair estimates and submit photos of the damage. Client mentioned the neighbor's tree caused the damage and asked about subrogation against the neighbor. I explained that generally the policy covers the insured's own property regardless of whose tree caused the damage, and subrogation would depend on whether the neighbor was negligent (e.g., dead tree they failed to remove). Opened claim file #CLM-2024-03-0047.

March 22, 2024 - Phone Call (Outbound)

Called Mr. Smith to follow up on claim #CLM-2024-03-0047. Client confirmed he received two estimates: Springfield Fence Co. quoted \$4,200 and Premium Fence & Deck quoted \$3,850. Advised client to submit both estimates along with his photos to the claims department. The adjuster, Tom Bradley, has been assigned and will contact Mr. Smith within 5 business days to schedule an inspection. Client expressed satisfaction with the process so far. Reminded client that after the \$1,500 deductible, the expected payout would be approximately \$2,350 to \$2,700 depending on the adjuster's assessment.

June 8, 2024 - In-Person Meeting

Annual policy review meeting at client's home. Walked the property and noted the following: new fence has been installed (claim completed and paid \$2,500 net after deductible); client has added a detached garden shed approximately 10x12 feet with electrical hookup - recommended adding this to the policy as it may exceed the Coverage B sublimit for individual structures; the roof appears to be original 1995 installation and is showing signs of wear (approximately 29 years old) - strongly recommended client consider roof replacement before the next renewal as insurability of roofs over 25 years old is becoming an underwriting concern; client's home security system is active and monitored, confirming continued eligibility for the security discount.

Discussed renewal options and the possibility of increasing Coverage A to \$480,000 based on current replacement cost calculator. Client indicated he would think about the roof replacement over the summer and discuss the coverage increase at renewal time. Also mentioned his daughter may be getting her driver's license soon and asked about auto policy implications - referred to auto department.

September 14, 2024 - Phone Call (Inbound)

Mr. Smith called to report a possible water damage issue. He noticed a stain on the ceiling in the master bedroom and believes it may be from a slow roof leak. I advised him that water damage from

sudden events is typically covered but gradual leaks occurring over 14+ days may be excluded under the policy's gradual damage exclusion. Recommended he contact a roofing contractor immediately to assess the source and timeline of the leak. If the damage is determined to be sudden (e.g., from a recent storm), he should file a claim. If it's gradual deterioration, the repair would be his responsibility. Client thanked me and said he would have a roofer out within the week. Made note to follow up in two weeks. This further reinforces the need for roof replacement discussed in June.

October 2, 2024 - Phone Call (Outbound)

Follow-up call regarding the ceiling stain. Mr. Smith reported that ABC Roofing inspected the roof and found that several shingles had been displaced by a hailstorm approximately 3-4 weeks prior, causing a localized leak. Roofer provided a report confirming storm damage, not gradual wear. Advised Mr. Smith to file a claim as this would be covered under the windstorm/hail peril. However, reminded him that the wind/hail deductible is 2% of Coverage A (\$9,000), which may exceed the repair cost. Client stated the roofer quoted \$7,200 for the roof section repair and \$1,800 for interior ceiling repair (\$9,000 total). Since this equals the deductible exactly, filing a claim would result in \$0 payout but would be on record. Discussed pros and cons of filing vs. paying out of pocket. Client decided to pay out of pocket to avoid a claims history entry. Documented client's decision.