

**Subject:** RE: Claim # 1722960--Clarification of Coverage Scope, Relocation Dates, and Preservation of Evidence  
**Date:** Friday, August 15, 2025 at 8:15:29 AM Central Daylight Time  
**From:** Brochstein, Amye  
**To:** Copeland, Katie

**[EXTERNAL EMAIL WARNING] DO NOT CLICK LINKS or open attachments unless you recognize the sender and know the content is safe.**

Katie:

The temporary housing/hotel will be extended until the remediation is completed (dates of anticipated completion are being requested). We will be responding to your email shortly.

Thanks,

Amye

**Amye R. Brochstein, Esq.**

Senior Claims Specialist  
Philadelphia Insurance Companies  
A Member of the Tokio Marine Group

100 Princeton South Corporate Center, Suite 350 | Ewing, NJ 08626  
O: 609.512.4510 | [amyebrochstein@phly.com](mailto:amyebrochstein@phly.com)  
[ThinkPHLY.com](http://ThinkPHLY.com) – Find out why you should **ThinkPHLY** first

---

**From:** Copeland, Katie <[K.M.COPELAND@tcu.edu](mailto:K.M.COPELAND@tcu.edu)>  
**Sent:** Thursday, August 14, 2025 7:42 PM  
**To:** Brochstein, Amye <[Amye.Brochstein@phly.com](mailto:Amye.Brochstein@phly.com)>  
**Subject:** Claim # 1722960--Clarification of Coverage Scope, Relocation Dates, and Preservation of Evidence  
**Importance:** High

**CAUTION:** Be mindful prior to opening non-TMNA attachments and/or links.

Ms. Brochstein,

I need to clarify two points urgently:

1. In your August 6 email, you stated my hotel stay would be extended through August 18. The Nobleman Hotel advised that they were instructed an extension only through tomorrow, August 15, and requested my personal card for incidentals. Please confirm the correct date and whether Weinstein Properties' insurance intends to cover all hotel costs, including incidentals, without shifting the burden to me. I have not been provided a per diem, nor access to suitable

accommodations for my medical conditions,

2. Which of my claims are being defended under your insured's policy, and which do you assert are outside coverage? I need clarity so I can address uncovered claims separately without confusion.

To date, I have not received clear confirmation of the remediation protocol, its approval status, anticipated timeline, or any intent to communicate with me regarding the process. I have not received any updated written notice from your office or the property regarding changes in the hotel stay.

### **New ADA/FHA Accommodation Request**

- **Request:** Immediate relocation to an ADA-compliant residence until a permanent residence is secured, plus financial assistance for moving costs and per diem (\$75/day). This is reasonable under the ADA (42 U.S.C. § 12182) and FHA (42 U.S.C. § 3604(f)), given my medical vulnerabilities and what I have endured so far.
- **Reality:** If Weinstein denies this, it strengthens my ADA/FHA and retaliation claims (especially for not extending my stay and after they removed their credit card from the room and forced me to use mine or be locked out every night), increasing damages significantly.

Please advise what additional information you need to evaluate their policy compliance, particularly regarding maintenance and disclosure. I cannot return until remediation complies with Texas regulations (16 TAC § 78). My prior demands (relocation, medical reimbursement, full remediation) remain unresolved.

For the record, I am issuing a formal spoliation notice covering all records and communications relating to the construction, maintenance, and habitability of Unit 2145, prior tenant complaints, remediation efforts, and communications with agencies such as City of Fort Worth Code Compliance, TDLR, HUD, DOJ, and DSHS.

Please confirm whether you are preserving these records and ensuring your insured is doing the same.

Sincerely,  
Katie Copeland  
817-789-8498

---

**From:** Brochstein, Amye <[Amye.Brochstein@phly.com](mailto:Amye.Brochstein@phly.com)>

**Date:** Thursday, August 7, 2025 at 10:34 AM

**To:** Copeland, Katie <[K.M.COPELAND@tcu.edu](mailto:K.M.COPELAND@tcu.edu)>

**Subject:** RE: Weinstein Properties - The Bowery at Southside, TX claim # 1722960

**[EXTERNAL EMAIL WARNING]** DO NOT CLICK LINKS or open attachments unless you recognize the sender and know the content is safe.

Hi Katie,

I spoke with the insured and the hotel is being extended to Monday August 18, 2025.  
Please advise if you will be retuning to the apartment at that time or moving somewhere else.

Thanks,

Amye

**Amye R. Brochstein, Esq.**

Senior Claims Specialist  
Philadelphia Insurance Companies  
A Member of the Tokio Marine Group

100 Princeton South Corporate Center, Suite 350 | Ewing, NJ 08626  
O: 609.512.4510 | [amyebrochstein@phly.com](mailto:amyebrochstein@phly.com)  
[ThinkPHLY.com](http://ThinkPHLY.com) – Find out why you should **ThinkPHLY** first

---

**From:** Copeland, Katie <[K.M.COPELAND@tcu.edu](mailto:K.M.COPELAND@tcu.edu)>  
**Sent:** Wednesday, August 6, 2025 9:08 AM  
**To:** Brochstein, Amye <[Amye.Brochstein@phly.com](mailto:Amye.Brochstein@phly.com)>  
**Subject:** Re: Weinstein Properties - The Bowery at Southside, TX claim # 1722960

**CAUTION:** Be mindful prior to opening non-TMNA attachments and/or links.

Can you please connect with them about extending my hotel stay? I think it was extended through today, but obviously we're going to need more time to figure out what's next.

Thank you,  
**Katie Copeland**  
817-789-8498

On Aug 5, 2025, at 3:12 PM, Brochstein, Amye <[Amye.Brochstein@phly.com](mailto:Amye.Brochstein@phly.com)> wrote:

**[EXTERNAL EMAIL WARNING]** DO NOT CLICK LINKS or open attachments unless you recognize the sender and know the content is safe.

Thank you, Ms. Copeland, I will review and respond shortly.

Amye

**Amye R. Brochstein, Esq.**

Senior Claims Specialist  
Philadelphia Insurance Companies  
A Member of the Tokio Marine Group

100 Princeton South Corporate Center, Suite 350 | Ewing, NJ 08626  
O: 609.512.4510 | [amyebrochstein@phly.com](mailto:amyebrochstein@phly.com)  
[ThinkPHLY.com](http://ThinkPHLY.com) – Find out why you should **ThinkPHLY** first

---

**From:** Copeland, Katie <[K.M.COPELAND@tcu.edu](mailto:K.M.COPELAND@tcu.edu)>

**Sent:** Tuesday, August 5, 2025 1:18 PM

**To:** Brochstein, Amye <[Amye.Brochstein@phly.com](mailto:Amye.Brochstein@phly.com)>

**Subject:** Re: Weinstein Properties - The Bowery at Southside, TX claim # 1722960

**CAUTION:** Be mindful prior to opening non-TMNA attachments and/or links.

Dear Ms. Brochstein,

Thank you for your voicemail and email regarding my claim related to toxic mold exposure at 405 Crawford Street, Apt. 2145.

Attached are the following documents for your review:

1. My June 27, 2025, formal notice of habitability concerns
2. The BioTex mold assessment, which deems the unit uninhabitable and confirms the presence of painted-over mold (indicating the condition existed before my move-in)
3. Supporting photos and maintenance records documenting Weinstein Properties' knowledge of mold beginning in October 2024, and their failure to take appropriate action thereafter

Please let me know if you require any additional documentation to evaluate policy compliance—particularly regarding Texas disclosure laws, failure to mitigate, or potential material misrepresentations during underwriting or claim response.

As someone who formerly worked in insurance adjusting, I'm aware that certain omissions and delays—especially when linked to health risk—can raise significant concerns about compliance and exclusions.

I appreciate your time and look forward to discussing this further.

Warmly,

**Katie Copeland**

(817) 789-8498

---

**From:** Brochstein, Amye <[Amye.Brochstein@phly.com](mailto:Amye.Brochstein@phly.com)>

**Date:** Monday, August 4, 2025 at 5:22 PM

**To:** Copeland, Katie <[K.M.COPELAND@tcu.edu](mailto:K.M.COPELAND@tcu.edu)>

**Subject:** Weinstein Properties - The Bowery at Southside, TX claim # 1722960

**[EXTERNAL EMAIL WARNING] DO NOT CLICK LINKS or open attachments unless you recognize the sender and know the content is safe.**

Hi Ms. Copeland:

Per my voicemail today, I am the claims examiner handling the above matter for Weinstein Properties. They have provided me with information regarding your claim as well as your emails from 7/30 and 8/1 with what you are seeking to settle this matter. We are reviewing all the documentation, including your demands and have requested additional time to do so and respond. Please contact me to discuss.

Thanks,

Amye

**Amye R. Brochstein, Esq.**

Senior Claims Specialist  
Philadelphia Insurance Companies  
A Member of the Tokio Marine Group

Claims Department  
P.O. Box 950  
Bala Cynwyd, PA 19004  
Email: [claimmail@phly.com](mailto:claimmail@phly.com)  
*(please include last 7-digits of claim # at the end of the subject line)*

100 Princeton South Corporate Center, Suite 350 | Ewing, NJ 08628  
O: 609.512.4510 | [amyebrochstein@phly.com](mailto:amyebrochstein@phly.com)  
Hear what our agents are saying about their experience with [The PHL Y Difference](#)

Please consider the environment before printing this email.

\*\*\*\*\* Internet Email Confidentiality \*\*\*\*\* The

information contained in this message (including any attachments) may be privileged and confidential and protected from disclosure. If the reader of this message is not the intended recipient, or an employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that it is strictly prohibited (a) to disseminate, distribute or copy this communication or any of the information contained in it, or (b) to take any action based on the information in it. If you have received this communication in error, please notify us immediately by replying to the message and deleting it from your computer.

\*\*\*\*\*

Please consider the environment before printing this email.

\*\*\*\*\* Internet Email Confidentiality \*\*\*\*\* The information contained in this message (including any attachments) may be privileged and confidential and protected from disclosure. If the reader of this message is not the intended recipient, or an employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that it is strictly prohibited (a) to disseminate, distribute or copy this communication or any of the information contained in it, or (b) to take any action based on the information in it. If you have received this communication in error, please notify us immediately by replying to the message and deleting it from your computer.

\*\*\*\*\*

Please consider the environment before printing this email. \*\*\*\*\* Internet Email Confidentiality \*\*\*\*\* The information contained in this message (including any attachments) may be privileged and confidential and protected from disclosure. If the reader of this message is not the intended recipient, or an employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that it is strictly prohibited (a) to disseminate, distribute or copy this communication or any of the information contained in it, or (b) to take any action based on the information in it. If you have received this communication in error, please notify us immediately by replying to the message and deleting it from your computer.

\*\*\*\*\*

Please consider the environment before printing this email. \*\*\*\*\* Internet Email Confidentiality \*\*\*\*\* The information contained in this message (including any attachments) may be privileged and confidential and protected from disclosure. If the reader of this message is not the intended recipient, or an employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that it is strictly prohibited (a) to disseminate, distribute or copy this communication or any of the information contained in it, or (b) to take any action based on the information in it. If you have received this communication in error, please notify us immediately by replying to the message and deleting it from your computer.

\*\*\*\*\*