

Matter Summary

- Ashley Fairbanks owns the property at 5000 E Lake Country Rd., Flagstaff, Arizona 86004.
- Ashley has an insurance policy with Liberty Mutual Insurance, policy #25Y48032966992.
- Ashley bought the property at issue on July 9, 2014.
- On December 15, 2016, Ms. Fairbanks and her niece, Greta Frey, entered a lease agreement for the property.
- The parties' agreement was that Frey would rent the Property in exchange for \$2,500/month in rent payments. Ashley was responsible for maintaining the Property in good condition and paying all real estate taxes and assessments, personal property taxes, and any other charges attributable to Ms. Frey's use of the Property.
- Soon after the parties entered the lease agreement, Ashley and Greta agreed that Greta could pay the rent as a combination of:
 - 10-20hrs/week of business administration, personal assistant, and care giver services to Ms. Fairbanks.
 - payment of Property-related repair and upkeep costs, which were originally Ms. Fairbanks's responsibility under the original agreement.
 - Greta's payment of property taxes related to the Property (originally Ms. Fairbanks's responsibility);
 - Ms. Frey's provision of project management and design services related to the Property; and
 - Ms. Frey's payment of improvements to the Property, including approximately \$150,000 in improvements completed in 2016.
- On July 22, 2021, there was really heavy rain around the Property.
- The drainage got overwhelmed.
- Water entered the garage, and then the main part of the house. It spread out from there.
- This caused damage to flooring, drywall, electrical systems, and furnishings.
- As soon as the flooding occurred, Ms. Frey was displaced and the lease agreement terminated.
- On August 2, 2021, Ashley made a claim under the insurance policy, claim #: 1245890.
- Ashley is worried about mold growth and wants loss of us coverage due to Greta's termination of the lease agreement because of the flooding.