



Erie County Water Authority

295 Main Street • Room 350 • Buffalo, NY 14203-2494
716-849-8484 • Fax 716-849-8463

Friday, March 01, 2019

VIA E-MAIL & U.S.P.S.

Mr. Orazio I

East Amherst, New York 14051-1989

Dear Mr. I

Re: ECWA Claim Number: 2019-023
Alleged damage to your property

I have attached the instructions and checklist for your completion for the above captioned matter.

This letter does not confirm liability for this claim. Liability will be determined following a review of the facts and circumstances of the alleged incident.

Very truly yours,

ERIE COUNTY WATER AUTHORITY

A handwritten signature in black ink, appearing to read 'A. J. Alessi', is written over a faint, larger version of the same signature.

Anthony J. Alessi
Claims Representative / Risk Manager

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND [NY: SUBSTANTIAL] CIVIL PENALTIES.

AJA/kzs
Enclosures

PROPERTY DAMAGE CLAIMANT STATEMENT
CLAIMS REPRESENTATIVE / RISK MANAGER ERIE
COUNTY WATER AUTHORITY
295 MAIN STREET - ROOM 350
BUFFALO, NEW YORK 14203-2494
(716) 849-8484 - TELEPHONE
(716) 849-8463 - FAX

Property Damage Claim Checklist, (the following items must be included for your claim to be processed):

- ☐ 1 - Insurance declaration page (If at fault, the Erie County Water Authority or our insurance company will reimburse for uncovered items such as your deductible)
- ☐ 2 - Two written estimates
- ☐ 3 - Evidence of any other amounts you are claiming

Please Print

Claimant Name	<i>Orazio I</i>	Social Security #	<i>6428</i>
Address		Zip Code	<i>14051</i>
Home Phone #	<i>716 849-8484</i>	Work Phone #	<i>cell</i>

Accident / Damage Location	<i>Basement of Residence</i>		
Date of Incident	<i>2/27/19</i>	Time of Incident	a.m. / <u>p.m.</u> <i>11p-7</i>
Police Contacted?	Yes / <u>No</u>	Police Report Taken?	Yes / <u>No</u>
If NO, why?	<i>It was not life threatening</i>		

If this is not your property, give the name and address of the owner:

Name			
Address		Zip Code	
Home Phone #		Work Phone #	

Repair Estimates	\$	\$
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Witness(es), if available

Name		Name	
Address		Address	
Phone		Phone	

Claimant's Statement (please be specific):

Upon arriving home @ 11pm ON 2/27/19 from vacation we realized the basement carpet was soaking wet. Water was leaking from the coupling before the meter. I tried to see if I could tighten it, but was afraid if I broke the chain they would think I tampered with it, so I put a bucket under it to catch the water instead, which surprisingly had overflowed by morning. We have a 70 pint dehumidifier which we had to empty every morning prior to going on vacation, which seemed alot, so I'm not sure exactly when the leak began or if it just got worse when we were away for 10 days on vacation. I would have to guess it was leaking for a while and the dehumidifier was helping keep/pull some water out, because there is black mold on the ^{lower} back side of the wet drywall and the wooden strips that hold the carpet down, which worries me because we have 3 young boys that spend alot of time in the basement playing. I did use alot of bleach to try and kill the mold and extracted and rinsed the carpet/padding w/ enzyme cleaner just to try and stop any more mold/smell. I also run fans continuously on and under parts of the carpet to help dry it out. I have a contractor coming out today 3/3/19 to let me know how to rectify everything. Your water guy did come out on 2/28/19 and replaced the whole meter and told my wife the gasket was bad, so there is no more leaking. I didn't realize the full scope of the wind damage until 3/2/19 → (Use reverse side if necessary)

VERIFICATIONOrazio

being duly sworn, deposes and says s/he is the Claimant in this action; that s/he has read the foregoing Notice of Intention to File a Claim and knows the contents thereof; that the same is true to the knowledge of deponent, except as to the matters therein stated to be alleged upon information and belief, and as to those matters s/he believe it to be true.

Claimant's Signature: OrazioDate: 3/27/19

Sworn to before me this 27 day of
March 2019

CRYSTAL STANDISH
No. 018T4906435
Notary Public, State of New York
Qualified in Erie County
My Commission Expires 09/21/21

Crystal A Standish
Notary Public

that we had on 2/24/19 and the insurance Agent that I went to go see at their office on 3/4/19 called the main office to explain everything and they said they would put the water damage and wind damage on the same claim and separate it on the paperwork. ^(The adjuster) They did not end up keeping it separate, which I don't really ^{think it} should matter to you. We did already receive the deposit check minus the \$1,000⁰⁰ Deductible and minus the depreciation. They will send the depreciation part once the jobs are complete. I can be reached at if you need any further information.

Ozi.

The adjuster only had the drywall figured at 1 sheet (32sq) instead of 3+ sheets total (100sq) they said to itemize that and the washer, dryer and slop sink to be removed and reinstalled after drywall is repaired and they will send out a supplemental check to pay the contractor.

Procedures for Filing a Claim with the Erie County Water Authority

General Information

2019-023 -

Orazio

If you desire to file a claim against the Erie County Water Authority, please consider the following information.

A "Notice of Claim" is a notice to the Erie County Water Authority of your claim against the Erie County Water Authority. The contents of a Notice of Claim are set forth in the New York General Municipal Law § 50-e (2). A Notice of Claim must include: (1) the name and post office address of each claimant, and of his/her attorney, if any; (2) the nature of the claim; (3) the time when, the place where and the manner in which the claim arose; and (4) the items of damage or injuries claimed to have been sustained so far as then practicable.

If you wish to file a claim against the Erie County Water Authority for property damage or personal injury, please follow this procedure:

1. Submit a claim to your own insurance company and provide insurance company claim number. (If damage is less than deductible, there is no need to submit to insurance.) Deductible page is still required with claim.
2. Your claim should include:
 - A. Information indicating a filing of a claim with your own insurance company including the amount of claim, name of the insurance company, and adjuster, and the amount that the insurance company paid. Also, provide evidence as to the amount of your deductible by sending a copy of the declarations page of your policy.
 - B. A written statement supporting the claim for which you are seeking recovery, including date, location, persons and property involved.
 - C. Documentation of your claim:
 - a. Ownership (aka Certificate of Title).
 - b. If medical expenses are being claimed - copies of bills once submitted to health insurance or automobile insurance (under the medical portion of the policy) must be submitted explaining what insurance covered and the outstanding balance.
 - c. If property damage is a vehicle- a copy of the declaration page (showing deductible amounts and coverage) from your insurance company. If liability insurance coverage (2) repair estimates must be submitted also.
 - d. Evidence of any other amounts you are claiming (accompanying a receipt).
 - e. Names of persons with whom you have communicated regarding this claim.

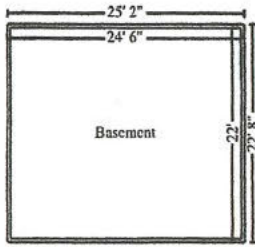
Once information on a claim is received, an investigation is started to determine if the Erie County Water Authority is liable. All of the above information is necessary to start the investigation. **Please submit insurance information and your Notice of Claim immediately. A written statement for the total amount of the claim must be provided.**

If the Erie County Water Authority is liable, the claim is paid by the Erie County Water Authority or by our insurance company. The Erie County Water Authority cannot write you a check immediately for your damages, as the Erie County Water Authority Board of Commissioners must approve claim payments.

If your claim has been allowed and an amount agreed upon, you will be sent a General Release to sign. You must return that release before your claim can be processed. It may take many weeks after approval of your claim before you receive a check from the Erie County Water Authority or our insurance company

SKETCH3

Main Level



Basement

Height: 8'

744.00 SF Walls
1,283.00 SF Walls & Ceiling
93.00 LF Ceil. Perimeter

539.00 SF Ceiling
539.00 SF Floor
93.00 LF Floor Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
11. R&R 1/2" drywall - hung, taped, floated, ready for paint						
32.00 SF	2.36	1.40	76.92	Avg.	(24.61) 32.00%	52.31
12. Seal/prime then paint the surface area (2 coats)						
45.00 SF	0.70	0.59	32.09	Avg.	(9.63) 30.00%	22.46
13. Paint the walls - one coat						
744.00 SF	0.49	7.16	371.72	Avg.	(111.52) 30.00%	260.20
14. R&R Carpet pad						
539.00 SF	0.66	22.64	378.38	Avg.	(151.35) 40.00%	227.03

State Farm

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ORAZIO

-Z92

CONTINUED - Basement

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
15. Carpet - High grade							
	594.00 SF	4.60	203.22	2,935.62		(1,174.25)	1,761.37
					Avg.	40.00%	
16. Content Manipulation charge - per hour							
	6.00 HR	39.00	0.00	234.00			234.00
Totals: Basement			235.01	4,028.73		1,471.36	2,557.37

Debris Removal

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
17. Haul debris - per pickup truck load - including dump fees							
	1.00 EA	124.34	0.00	124.34			124.34
The above line item is to remove any additional debris left at the risk after repairs have been completed.							
Totals: Debris Removal			0.00	124.34		0.00	124.34

Area Totals: Main Level

744.00 SF Walls	539.00 SF Ceiling	1,283.00 SF Walls and Ceiling
539.00 SF Floor	570.44 Total Area	93.00 LF Floor Perimeter
539.00 Floor Area	95.67 Exterior Perimeter	93.00 LF Ceil. Perimeter
861.00 Exterior Wall Area	of Walls	744.00 Interior Wall Area

Total: Main Level	235.01	4,153.07	1,471.36	2,681.71
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Area Totals: SKETCH3

744.00 SF Walls	539.00 SF Ceiling	1,283.00 SF Walls and Ceiling
539.00 SF Floor	570.44 Total Area	93.00 LF Floor Perimeter
539.00 Floor Area	95.67 Exterior Perimeter	93.00 LF Ceil. Perimeter
861.00 Exterior Wall Area	of Walls	744.00 Interior Wall Area

Total: SKETCH3	235.01	4,153.07	1,471.36	2,681.71
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Labor Minimums Applied

State Farm

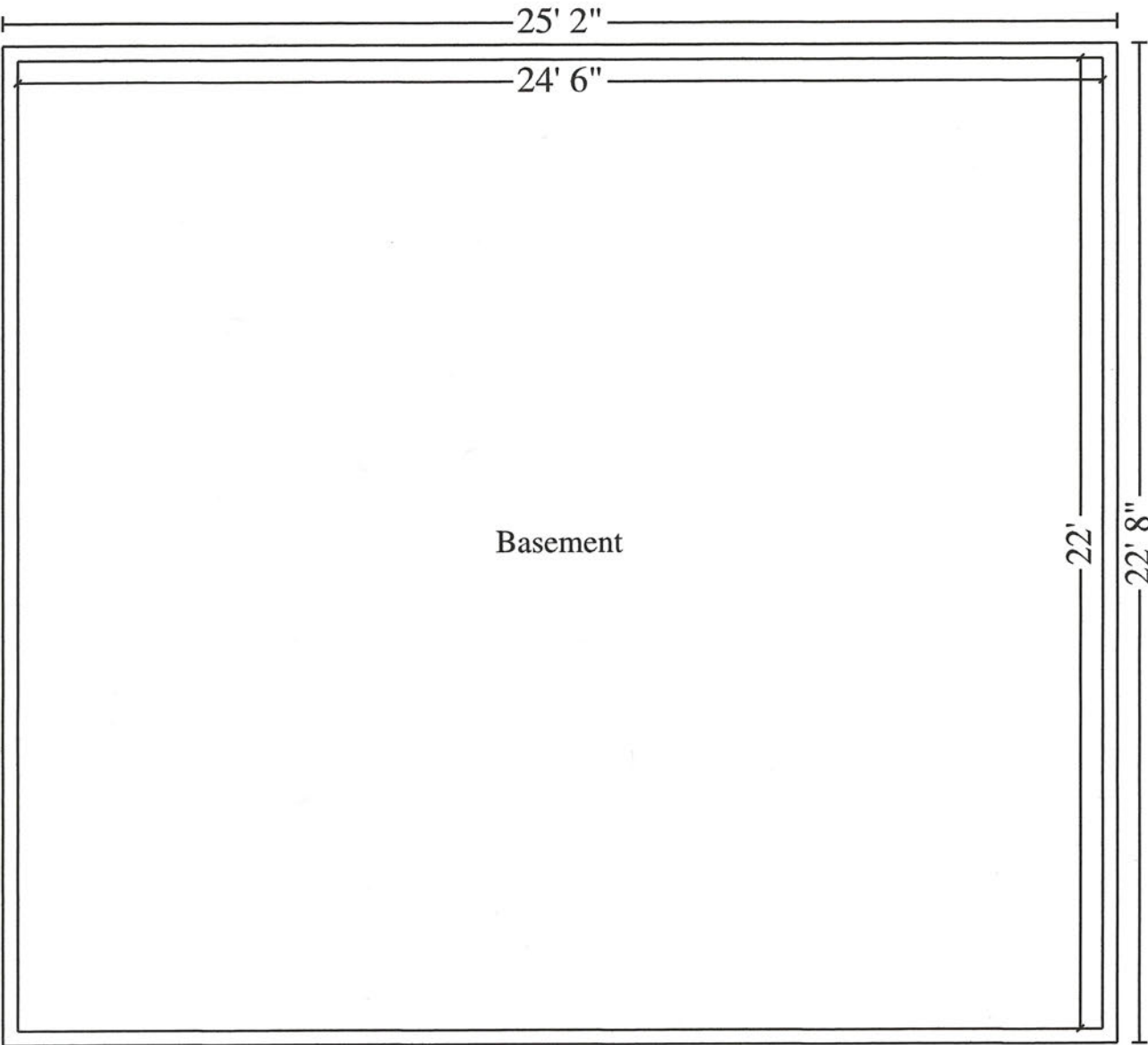
ORAZIO

-Z92

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
* 18. Drywall labor minimum							
	1.00 EA	295.21	0.00	295.21			295.21
Totals: Labor Minimums Applied			0.00	295.21		0.00	295.21
Line Item Totals:	Z92		492.19	13,972.13		3,951.21	10,020.92

Grand Total Areas:

744.00 SF Walls	539.00 SF Ceiling	1,283.00 SF Walls and Ceiling
539.00 SF Floor		93.00 LF Floor Perimeter
		93.00 LF Ceil. Perimeter
539.00 Floor Area	570.44 Total Area	744.00 Interior Wall Area
2,032.46 Exterior Wall Area	95.67 Exterior Perimeter of Walls	
1,759.50 Surface Area	17.60 Number of Squares	463.50 Total Perimeter Length
67.46 Total Ridge Length		



Main Level



Summary of Loss

Named Insured: OranzioClaim Number: -Z92

Coverage A - Dwelling

Limit of Liability: \$ 254,300.00

Description:	Repl Cost\$:	Rec Dep\$:	Non-Rec Dep\$:	Amt Over Limit\$:	Subtotal\$:
State Farm Estimate	\$ 13,972.13	\$ 3,951.21	\$ 0.00	\$ 0.00	\$ 10,020.92
Total(s):	\$ 13,972.13	\$ 3,951.21	\$ 0.00	\$ 0.00	\$ 10,020.92

Comments:

Coverage B - Personal Property

Limit of Liability: \$ 190,725.00

Description:	Repl Cost\$:	Rec Dep\$:	Non-Rec Dep\$:	Amt Over Limit\$:	Subtotal\$:
Water Fountain	\$ 303.41	\$ 50.57	\$ 0.00	\$ 0.00	\$ 252.84
Total(s):	\$ 303.41	\$ 50.57	\$ 0.00	\$ 0.00	\$ 252.84

Comments:

Payments Made

Date:	Description:	Amount:
Total(s):		\$ 0.00

Comments / Supplements

Subtotal:\$	10,273.76
Less Deductible:\$	1,000.00
Total Payable:\$	9,273.76
Less Total Payments Made:\$	0.00
Net Payment:\$	9,273.76

Legend

- Repl Cost = Replacement Cost
- Rec Dep = Recoverable Depreciation
- Non Rec Dep = Non-Recoverable Depreciation
- Amt Over Limits = Amount Over Limits
- Limit of Liab = Limit of Liability

Robert 3/19/2019
 Signature Date

* Your policy may provide for additional payments on a replacement cost basis for the Recoverable Depreciation listed above for Cov. A and Cov. B. for your Building and Personal Property. Please refer to your policy and any endorsements for specific time limits and additional settlement provisions. Please contact your claim handler if you have any questions.

Natoli's Home Improvement
82 Commonwealth Avenue
Buffalo, NY 14216
(Tel) 480-1319

Proposal

PROPOSAL NO. 602
SHEET NO.
DATE

PROPOSAL SUBMITTED TO:

WORK TO BE PERFORMED AT

NAME

Orazto I

ADDRESS

ADDRESS

East Amherst, NY 14051

DATE OF PLANS

ARCHITECT

We hereby propose to furnish the materials and perform the labor necessary for the completion of

Remove and store furniture & equipment
Remove 2ft drywall from basement wall (approx. 50 linear ft)
Remove existing carpet & pad
Spray Mold Stat to area damaged by water
Install moisture waterproof drywall to the same
Finish primer & paint
Install new pad & carpet (approx. 77 yds)

* Removal of debris, Labor & material included

All material is guaranteed to be as specified, and the above work to be performed in accordance with the drawings and specifications submitted for above work and completed in a substantial workmanlike manner for the sum of

Dollars (\$ 6,550.00) with payments to be made as follows.
+ Tax

Any alteration or deviation from above specifications involving extra costs to be executed only upon written order, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, delays, or delays beyond our control.

Respectfully submitted

Natoli's

Per

Note — this proposal may be withdrawn by us if not accepted within

ACCEPTANCE OF PROPOSAL

The prices, specifications, and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payments will be made as above.

Signature

Signature



Clarence Wall & Ceiling, Inc.

9393 Main Street, PO Box 176, Clarence NY 14031 Ph: 716-759-2944 Fax: 716-759-2888

TO : ORAZIO
RE:

DATE: 3/15/19

THIS BID IS BASED ON WALKTHROUGH WITH OWNER AND THE FOLLOWING QUALIFICATIONS:

SUPPLY LABOR AND MATERIALS FOR THE FOLLOWING SCOPE BASED ON THE WATER DAMAGE IN BASEMENT

- RELOCATE OWNER'S CONTENTS WHILE WORK IS BEING COMPLETED
- REMOVE AND REPLACE 78 YARDS OF WATER DAMAGED BURBOUR CARPETING AND PAD WITH NEW BURBOUR CARPETING AND PAD
- CUT 2'HT WATER DAMAGED DRYWALL AT PERIMETER WALLS AND DISPOSE OFFSITE...50'LN
- INSTALL NEW ½" DRYWALL WHERE DAMAGED DRYWALL WAS REMOVED, TAPE AND FINISH READY TO RECEIVE PAINT
- SPOT PRIME AT DRYWALL PATCHING
- INSTALL 2 COATS OF FINISH PAINT FROM FLOOR TO CEILING AT LAUNDRY WALL, BATHROOM ENTRY WALL, AND WINDOW WALL

SUB TOTAL.....\$6,810.00

NYS SALES TAX.....\$595.88

TOTAL PRICE.....\$7,405.88

MODIFIERS QUOTE VALID FOR 30 DAYS. NO PROVISIONS FOR ACCELERATED SCHEDULE INCLUDED.

EXCLUSIONS:

PERMITS

MOLD ABATEMENT OR REPLACEMENT OF ROTTED FRAMING OR ITEMS CONCEALED THAT MAY HAVE BEEN EFFECTED BY WATER DAMAGE

ANY WORK WITHIN THE BATHROOM

ANY WORK NOT SPECIFICALLY MENTIONED ABOVE

ANY QUESTIONS FEEL FREE TO CALL

AL NEMMER JR

CLARENCE WALL & CEILING INC. RESERVES THE RIGHT TO NEGOTIATE THE FINAL TERMS, AND CONDITIONS OF ANY CONTRACT RESULTING FROM THIS PROPOSAL

State Farm

ORAZIO

-Z92

Insured:	ORAZIO	Estimate:	Z92
Property:	East Amherst, NY 14051-1989	Claim Number:	Z92
Home:		Policy Number:	
Cellular:		Price List:	NYBU28_FEB19
Type of Loss:	Wind Damage		Restoration/Service/Remodel
Deductible:	\$1,000.00		
Date of Loss:	2/24/2019		
Date Inspected:	3/19/2019		

Summary for Coverage A - Building - 35 Windstorm and Hail

Line Item Total	13,479.94
Mat Tax (Cap Impr)	492.19
Replacement Cost Value	13,972.13
Less Depreciation (Including Taxes)	(3,951.21)
Less Deductible	(1,000.00)
Net Actual Cash Value Payment	\$9,020.92

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	3,951.21
Replacement Cost Benefits	3,951.21
Total Maximum Additional Amount Available If Incurred	3,951.21
Total Amount of Claim If Incurred	\$12,972.13

Wilson, Robert

866-787-8676 x 1411

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

From: Orazio

To: Lisa .IVGG@statefarm.com>

Subject: Re: State Farm Insurance Fire Declarations Page requested by , ORAZIO & AMY L

Date: Tue, Mar 5, 2019 1:36 pm

Hi Lisa,

I still haven't received a call from the adjuster, I'm just making sure she is calling

Thanks,

Orazio

Sent from my iPhone

> On Mar 4, 2019, at 10:42 AM, Lisa .IVGG@statefarm.com> wrote:

>

> The following information is provided in response to your request for a Fire Declarations Page.

>

> Michael Messuro

> State Farm Agent

> 9125 Main Street

> Clarence, NY - 14031

> M-F 9-5 (EST)

> Sat and Evening by Appt

> Phone: (716) 759-1570

> .f6d9@statefarm.com

>

> IMPORTANT NOTICE:

>

> This message may contain confidential information. If you have received this e-mail in error, do not use, copy or distribute it. Do not open any attachments. Delete it immediately from your system and notify the sender promptly by e-mail that you have done so.

>

> You will need Adobe Acrobat Reader to view the attached documents. To download your free copy, go to www.adobe.com.

>

> <decpage.pdf>

From: Orazio

To: .ivgg@statefarm.com>

Subject: Re: [EXTERNAL] Re: State Farm Insurance Fire Declarations Page requested by , ORAZIO & AMY L

Date: Tue, Mar 5, 2019 2:21 pm

Ok. Great. Thanks. Just wanted to be sure. Have a Good Rest Of Your Day.

Sent from my iPhone

> On Mar 5, 2019, at 1:46 PM, Lisa A .ivgg@statefarm.com> wrote:

>

> Hi Orazio,

>

> Your claim was just assigned to a rep: see information below- I asked to have someone reach out to you today for direction and when adjuster to call or come out-if you do not hear from anyone by end of day - please call number below

> And if goes to voicemail hit zero to be patched thru to someone . Sorry for the delay.

>

>

>

> Claim Detail

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> Homeowners Policy

>

>

> Claim number: -Z92

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> Recent Events

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>

>

> 03-04-2019 State Farm received your claim.

>

>

>

> Claim number:

>

>

-Z92

>

>

> Date of loss:

>

> 02-24-2017

>

>

> Location of loss:

>

>

> 8327 Clarence Center Rd

>

> East Amherst, NY 14051-1989abc

>

>

> Status:

>

> New

>

>

> Catastrophe loss:

>

> Yes

>

>

> Facts of loss:

>

> wind damage to the property, meter gasket was damaged, causing water to leak inside. It is believed that it was damaged

>

>

>

> Policy Information

>

>

> Policy type:

>

>

> Homeowners Policy

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>

> Policy number:

>

>

>

>

>

>

> Claim Contact Information

>

>

[illegible]

DECLARATIONS

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.

Policy Number	A Stock Company with Home Offices in Bloomington, Illinois.
Named Insured and Mailing Address	
ORAZIO & AMY L	

EAST AMHERST, NY 14051-1989

The Policy Period begins and ends at 12:01 a.m. Standard Time at the residence premises.	Automatic Renewal - If the Policy Period is shown as 12 months , this policy will be renewed automatically subject to the premiums, rules and forms in effect each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.
12/04/2018 Effective Date	
12/04/2019 Expiration of Policy Period	
Limit of Liability - Section 1	
\$ 254,300 Dwelling (Coverage A)	
Policy Type	Deductibles - Section 1 \$1000
Homeowners Policy	ALL LOSSES In case of loss under this policy, the deductible will be applied per occurrence and will be deducted from the amount of the loss. Other deductibles may apply - refer to your policy.
Dwell Repl Cost - Similar Construction	
Increase Dwlg Up to \$50,860 - Option ID	
Location of Premises	
EAST AMHERST, NY 14051-1989	
	Policy Premium \$519.00

Forms, Options, & Endorsements

FP-7955.NY	HOMEOWNERS POL	LSP A1	SMLR CONST-A
LSP B1	LMT RPLC COST-B	OPT ID	COV A-INCR DWLG
BOL10%	BLD ORD/LAW-10%	FE-3506	HO-W POL END
FE-2360	AMENDATORY END	FE-7484.1	WORKERS COMP
FE 3438	MOLD FNG 20000	FE-3650	ACTUAL CASH

Mortgagee

	Agent Name & Address
	MIKE MESSURO INS AGCY IN
	10440 MAIN ST
	CLARENCE, NY
PLANO, TX 75086-4888	14031-1627 (716) 759-1570

Loan Number:

Prepared: March 04, 2019

559-916.5

2113

Agent's Code

MORTGAGEE COPY

P

US POSTAGE
mPOS

062S0009157972
FROM 14221

\$7.35

0021
03/27/2019

PRIORITY MAIL 2-DAY™

USPS TRACKING #



9405 5118 9956 0682 3164 68

\$ INSURANCE INCLUDED*

PICKUP AVAILABLE

* Domestic only

WHEN USED INTERNATIONALLY,
A CUSTOMS DECLARATION
LABEL MAY BE REQUIRED.



PS00001000014

EP14F July 2013
OD: 12.5 x 9.5

VISIT US AT USPS.COM®
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PRESS FIRMLY TO SEAL

FROM:

ORAZIO

East Amherst, New York 14051-1989

TO:

*Anthony J. Alessi
Erie County Water Authority
295 Main Street
Room 350
Buffalo, NY 14203-2494*

19 MAR 28 PM 12:59
ERIE COUNTY
WATER AUTHORITY

**PRIORITY MAIL
POSTAGE REQUIRED**

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