

**MISSISSIPPI WINDSTORM
UNDERWRITING ASSOCIATION**

Harrison County Board Of Super
P O Drawer Cc
Gulfport, MS 39502

CHECK NUMBER 6526
CHECK DATE 11/20/12
VENDOR CODE Harrison County

nv. Date	Invoice No.	Description	Invoice Amt
11/17/12	1c2399869	CPF 0800157 06 2012WI00392 Supplement payment BC	956.50

51200

Harrison County Board Of Supervisors
P O Drawer Cc

Gulfport MS 39502

Total Check Amount: \$ 956.50

**MISSISSIPPI WINDSTORM 08-88
UNDERWRITING ASSOCIATION**
P.O. BOX 5389
JACKSON, MS 39296-5389

BancorpSouth
P O Box 1605
Jackson, MS

85-127
842

CHECK NUMBER 6526
CHECK DATE 11/20/12

\$*****956.50

PAY NINE HUNDRED FIFTY-SIX DOLLARS & 50/100

TO THE ORDER OF Harrison County Board Of Supervisors
P O Drawer Cc
Gulfport, MS 39502

Scott Jerome
Hand signature required if greater than \$10,000

Joe L. Shumaker
Hand signature required if greater than \$10,000

⑈0000006526⑈ ⑆065300486⑆ ⑈72425168⑈

Security features. Details on back

**MISSISSIPPI WINDSTORM
UNDERWRITING ASSOCIATION**

Harrison County Board Of Super
P O Drawer Cc
Gulfport, MS 39502

CHECK NUMBER 6517
CHECK DATE 11/14/12
VENDOR CODE Harrison County

Inv. Date	Invoice No.	Description	Invoice Amt
11/14/12	1c2398927	CPF 0800157 06 2012WI00392 Covered wind damages for all locations less \$20000 deductib BC	14,650.59

Harrison County Board Of Supervisors
P O Drawer Cc
Gulfport MS 39502

Total Check Amount: \$ 14,650.59

**MISSISSIPPI WINDSTORM 08-88
UNDERWRITING ASSOCIATION**
P.O. BOX 5389
JACKSON, MS 39296-5389

BancorpSouth
P O Box 1605
Jackson, MS

85-127
842

CHECK NUMBER 6517
CHECK DATE 11/14/12

\$*****14,650.59

PAY FOURTEEN THOUSAND SIX HUNDRED FIFTY DOLLARS & 59/100

TO THE ORDER OF Harrison County Board Of Supervisors
P O Drawer Cc
Gulfport, MS 39502

Cynthia Valles
Hand signature required if greater than \$10,000
[Signature]
Hand signature required if greater than \$10,000

⑈0000006517⑈ ⑆065300486⑆ ⑈72425168⑈

Security features: Details on back.

BOULDER CLAIMS

November 15, 2012

Harrison County Board Of Supervisors
Attn: Patti Benefield
P O Drawer Cc
Gulfport, MS 39502

Re: Mississippi Windstorm Underwriting Association
Policy Number: CPF 0830156 05
Claim Number: 2012WI00438
Insured(s): Harrison County Board Of Supervisors
Loss Location: 9509 Lobouy Rd, MS 39571
Date of Loss: 08/29/2012

Dear Ms. Benefield:

On behalf of Mississippi Windstorm Underwriting Association, Boulder Claims has been processing the above-referenced claim. You reported to Mississippi Windstorm Underwriting Association that you had sustained a loss due to Hurricane Isaac at several locations. As is discussed more fully below, we regret to advise you that Mississippi Windstorm Underwriting Association must respectfully decline your request for coverage of the claim as submitted.

Boulder Claims' investigation has determined that there is no windstorm created opening or windstorm damage to the exterior of the building, that allowed water to enter and damage the the interiors at the locations listed below. Please refer to the **CF 00 11 (Ed. 01 83) General Property Form and Windstorm and Hail Endorsement, Mississippi No. 4001**. They read as follows:

GENERAL PROPERTY FORM

Insurance applies only to item(s) specifically described in this policy for which an amount of insurance is shown and, unless otherwise provided, all provisions and stipulations of this form and policy shall apply separately to each such item.

WINDSTORM AND HAIL ENDORSEMENT

The following provisions and stipulations are effective only when this policy is written to insure against the perils of Windstorm and Hail but are not effective when liability is assumed under the Extended Coverage Endorsement...

This Company shall not be liable for loss to the interior of the building(s) or the property covered therein caused: (a) by rain, snow, sand or dust, whether driven by wind or not, unless the building(s) covered or containing the property covered

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Tel: 303-327-1800 www.boulderclaims.com Fax: 303-327-1967

BOULDER CLAIMS

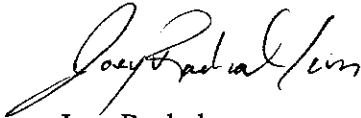
shall first sustain an actual damage to roof or walls by the direct action of wind or hail and then shall be liable for loss to the interior of the building(s) or the property covered therein as may be caused by rain, snow, sand or dust entering the building(s) through openings in the roof or walls made by direct action of wind or hail; or (b) by water from sprinkler equipment or other piping unless such equipment or piping be damaged as a direct result of wind or hail.

Lobuoy Road Shelter, 9509 Lobouy
Lymon Senior Center – 14592 County Farm Rd
Dept of Health and Human Resources – 10260 Larkins South Rd
Harrison County Justice Center – 1709 24th Ave
County Court House offices – 1708 25th Ave
Courthouse – 730 Washington Loop
County Office building – 2315 – 2317 17th St.

As there was no windstorm created opening or windstorm damage found to the above listed buildings, we must respectfully deny coverage for your claims.

If you believe our determination is incorrect, we will be happy to review whatever additional information you care to submit. Should you have any questions, please do not hesitate to contact the undersigned.

Sincerely,



Joey Rachal
Sr. Claims Examiner
800-754-6919 x1816

cc: Stewart Sneed Hewes
P.O. Box 250
Gulfport, MS 39502-0250

BOULDER CLAIMS

11/13/2012

Harrison County Board Of Supervisors
Attn: Patti Benefield
P O Drawer Cc
Gulfport, MS 39502

Re: Mississippi Windstorm Underwriting Association
Policy Number: CPF 0800157 06
Claim Number: 2012WI00392
Insured(s): Harrison County Board Of Supervisors
Loss Location: 200 County Farm Rd, Gulfport, MS 39503
Date of Loss: 08/29/2012

Dear Ms. Benefield:

On behalf of Mississippi Windstorm Underwriting Association, Boulder Claims has been processing the above-referenced claim. You reported to Mississippi Windstorm Underwriting Association that you had sustained a loss due to Hurricane Isaac. As is discussed more fully below, we regret to advise you that Mississippi Windstorm Underwriting Association must respectfully decline your request for coverage of the claim as submitted.

Boulder Claims' investigation has determined that there was windstorm damage to the locations that are listed and the settlement is discussed below. The investigation also determined that there was no windstorm created opening or windstorm damage to the exterior of the buildings, which allowed water to enter and damage the interiors at the locations listed. Please refer to the **CF 00 11 (Ed. 01 83) General Property Form and Windstorm and Hail Endorsement, Mississippi No. 4001**. They read as follows:

GENERAL PROPERTY FORM

Insurance applies only to item(s) specifically described in this policy for which an amount of insurance is shown and, unless otherwise provided, all provisions and stipulations of this form and policy shall apply separately to each such item.

WINDSTORM AND HAIL ENDORSEMENT

The following provisions and stipulations are effective only when this policy is written to insure against the perils of Windstorm and Hail but are not effective when liability is assumed under the Extended Coverage Endorsement...

This Company shall not be liable for loss to the interior of the building(s) or the property covered therein caused: (a) by rain, snow, sand or dust, whether driven

BOULDER CLAIMS

by wind or not, unless the building(s) covered or containing the property covered shall first sustain an actual damage to roof or walls by the direct action of wind or hail and then shall be liable for loss to the interior of the building(s) or the property covered therein as may be caused by rain, snow, sand or dust entering the building(s) through openings in the roof or walls made by direct action of wind or hail; or (b) by water from sprinkler equipment or other piping unless such equipment or piping be damaged as a direct result of wind or hail.

200 Country Farm Rd

The Grand Stand Booth has no windstorm created openings to the exterior that allowed water to enter.

15001 County Farm Rd

The Lyman Work Center has no windstorm created openings to the exterior that allowed water to enter.

16445 Lizana School Rd

The fire house has no windstorm created openings to the exterior that allowed water to enter.

15101 Madison St

The Community Center has some windstorm damage to the metal fascia on the rear of the building, ceiling tiles in the gym and back office and that settlement is discussed below. The other interior water damage to the building was not caused by windstorm.

3312 Martin Luther King Blvd

The Community Center has not windstorm created opening that allowed the water to enter.

10085 First Ave

The DHS building has windstorm damage to the turbine and some metal panels on the roof, the settlement is discussed below. The office water damage was not due to a windstorm created opening.

461 Parker St

The DHS building does not have any windstorm created opening that allowed the water to enter.

211 Livingston Dr

The Fire station has no windstorm damage.

4470 Espy Ave

West Harrison County Civic Center, the building has no windstorm created opening that allowed water to enter.

BOULDER CLAIMS

10071 Vidalia Rd

West Harrison Fire Station has no windstorm damage to the exterior.

257 A & B Davis Ave

Coastal Family Health Center has no windstorm created openings to the exterior of the building.

15309 Community Rd

The county office building has no windstorm created openings to the exterior that allowed water to enter.

10280 Larkin Smith Dr

MS Rehabilitation Center, the office water damage was not caused by windstorm; there are no windstorm created openings in this area.

16380 Woolmarket Rd

Woolmarket Community Center has no windstorm created openings to the exterior.

20161 W. Wortham Rd

West Wortham Rd Fire Station has not windstorm created openings to the exterior.

10280 Larkin Smith Dr

There is no windstorm damage to the main building.

10076 Lorraine Rd,

The roof has no windstorm damage.

As there was no windstorm damage found to the above buildings that allowed water to enter, we must respectfully deny coverage for that portion of your claim.

The following locations did have windstorm damage to the buildings or portions of the buildings. We have included the payment breakdown for your reference.

200 County Farm Rd,

Riders Club has windstorm damage to the skirting and siding with interior water damage to the walls and ceilings. Total repairs \$4,580.55.

4000 County Farm Rd

Soccer Complex has windstorm damage to the light poles and the total repairs are \$ 2,181.25.

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BOULDER CLAIMS

15101 Madison St

Community Center has windstorm damage to the rear metal fascia and interior water damage to the gym and back office ceiling tiles. The total repairs are \$862.40.

10085 First Ave

The DHS building has windstorm damage to the turbines and some metal panels on the roof. The total repairs are \$5,767.69.

211 Livingston Dr

A wooden shed was blown off the blocks; cost to reset it on the blocks is \$105.12.

10071 Vidalia Rd

West Harrison Fire Station has damage to the pump shed roof and the total repairs are \$1,084.74.

257 A & B Davis Ave

Coastal Family Health Center has windstorm damage to the exterior light; the total repairs are \$206.88.

13500 Three Rivers Dr

The baseball complex has windstorm damage to the back stop netting, lights and the pad at the bottom of the fences on 4 baseball fields. The total repairs are \$5,918.18.

16395 Old Woolmarket Rd

The adjuster was shown the little league baseball field which has damage to the backstop post and windscreen. There is also minor roof damage to the roofs over the bleachers. The total repairs are \$ 3,536.13.

16940 Switzer Rd

Woolmarket Ball Park has minor damage to the roof over the bleachers; the total repairs are \$330.00.

16520 Switzer Rd

Baseball and Football fields have damage to the solar/wind screen on the backstop fencing on Field #2. There is windstorm damage to the netting and bleachers on the Field #4. The total repairs are \$2,939.18.

10280 Larkin Smith Dr

The MS rehabilitation Center has minor windstorm damage to the left rear side of the metal roof. The total repairs are \$957.50.

3665 Discovery Drive, Suite 301, Boulder, Colorado 80303

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BOULDER CLAIMS

16380 Woolmarket Rd

The woolmarket Community Center only has windstorm damage to the downspout gutter on the front elevation and the total repairs are \$170.00.

10280 Larkin Smith Dr.

There is windstorm damage to the two sheds and the total repairs are \$4,975.53.

10076 Lorraine Rd.

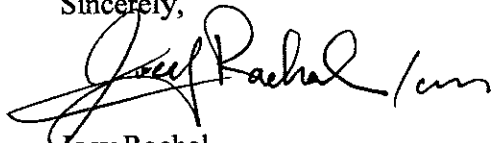
Windstorm damage to the paint on the rear elevation and total repairs are \$1,991.94.

Total Repairs to all Locations	\$35,607.09
Less Named Storm Deductible	20,000.00
Net Settlement	\$15,607.09

We have requested that a payment be made and you should receive your check within the next ten (10) business days. The original check was issued in the amount of \$14,650.59, you will be receiving an additional check in the amount of \$956.50. There was a miscalculation in the amount of damages. We have also enclosed copies of the estimates for each location.

If you believe our determination is incorrect, we will be happy to review whatever additional information you care to submit. Should you have any questions, please do not hesitate to contact the undersigned.

Sincerely,



Joey Raehal
Sr. Claims Examiner
800-754-6919 x1816

Enclosures: 15 estimates

cc: Stewart Sneed Hewes
P.O. Box 250
Gulfport, MS 39502-0250