



P.O. Box 958405  
Lake Mary, Florida 32795-8405  
Phone (877) 744-5224

January 19, 2023

Tamarind Gulf and Bay Condominium Association Inc.  
C/O Sunstate Association Management Group  
PO Box 18809  
Sarasota, FL 34276

RE: Our Insured(s): Tamarind Gulf and Bay Condominium Association Inc.  
Policy Number: 2395793393  
Claim Number: 05000000949  
Date of Loss: Reported as September 28, 2022  
Loss Location: 2955 N Beach Rd., Englewood, FL 34223-9278  
2950 N Beach Rd., Englewood, FL 34223-9277

**Frontline Insurance Unlimited Company d/b/a Frontline Insurance ("Frontline")**

Dear Tamarind Gulf and Bay Condominium Association, Inc.:

We have completed our coverage investigation of your claim for wind damage at the above-mentioned loss location which occurred on or about September 28, 2022.

An inspection of the loss location occurred on October 3, 2022. The independent adjuster confirmed covered wind damage to the insured buildings.

Coverage is being afforded for repairs to the building based on the enclosed adjuster's estimate.

Checks in the amounts of **\$9,579.18** and **\$258,735.71**, which represents Frontline's payment for undisputed damages, are included with this correspondence. This payment does not necessarily constitute a full and final settlement of your claim for damages. You may submit supplemental claim(s) for any additional damages discovered during the covered reconstruction and repair of the above-mentioned property. We suggest you keep this letter with your insurance policy for future reference.

**Payment is being issued based upon the adjuster's estimate as follows:**

**Building Coverage: Location 1 Building 1**

Replacement Cost Value:	\$119,282.72	
Depreciation (Released):	\$2,044.49	
Less Deductible:	\$109,710.54	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$9,579.18</b>	<b>\$9,579.18</b>

Pursuant to F.S. 817.234. "Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

**Building Coverage: Location 1 Building 2**

Replacement Cost Value:	\$50,786.00	
Depreciation (Released):	\$1,373.25	
Less Deductible:	\$109,710.54	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Building Coverage: Location 1 Building 3**

Replacement Cost Value:	\$8,439.76	
Depreciation (Released):	\$77.25	
Less Deductible:	\$53,817.57	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Building Coverage: Location 1 Building 4**

Replacement Cost Value:	\$7,664.50	
Depreciation (Released):	\$387.08	
Less Deductible:	\$53,817.57	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Building Coverage: Location 1 Building 5**

Replacement Cost Value:	\$11,690.43	
Depreciation (Released):	\$316.79	
Less Deductible:	\$53,817.57	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Building Coverage: Location 1 Building 6**

Replacement Cost Value:	\$10,124.12	
Depreciation (Released):	\$501.43	
Less Deductible:	\$69,283.32	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Building Coverage: Location 1 Building 7**

Replacement Cost Value:	\$29,062.58	
Depreciation (Released):	\$450.44	
Less Deductible:	\$80,030.22	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

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**Building Coverage: Location 1 Building 8**

Replacement Cost Value:	\$958.09	
Depreciation (Released):	\$138.45	
Less Deductible:	\$13,399.50	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Building Coverage: Location 1 Building 9**

Replacement Cost Value:	\$3,375.79	
Depreciation (Released):	\$753.52	
Less Deductible:	\$16,149.21	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Building Coverage: Location 2 Building 1**

Replacement Cost Value:	\$24,560.31	
Depreciation (Released):	\$707.81	
Less Deductible:	\$92,671.20	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Building Coverage: Location 2 Building 2**

Replacement Cost Value:	\$75,873.80	
Depreciation (Released):	\$1,041.41	
Less Deductible:	\$109,710.54	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Building Coverage: Location 2 Building 3**

Replacement Cost Value:	\$52,963.33	
Depreciation (Released):	\$826.30	
Less Deductible:	\$109,710.54	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Building Coverage: Location 2 Building 4**

Replacement Cost Value:	\$6,693.33	
Depreciation (Released):	\$54.16	
Less Deductible:	\$53,817.57	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

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**Building Coverage: Location 2 Building 5**

Replacement Cost Value:	\$0.00	
Depreciation (Released):	\$0.00	
Less Deductible:	\$53,817.57	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Building Coverage: Location 2 Building 6**

Replacement Cost Value:	\$7,668.82	
Depreciation (Released):	\$297.45	
Less Deductible:	\$53,817.57	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Location 1 Building 9 Special Class #1- 3 Car Carport**

Replacement Cost Value:	\$3,538.30	
Depreciation (Released):	\$349.63	
Less Deductible:	\$326.73	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$3,211.57</b>	\$3,211.57

**Location 1 Building 9 Special Class #2**

Replacement Cost Value:	\$0.00	
Depreciation (Released):	\$0.00	
Less Deductible:	\$435.66	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Location 1 Building 9 Special Class #3**

Replacement Cost Value:	\$0.00	
Depreciation (Released):	\$0.00	
Less Deductible:	\$435.66	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Location 1 Building 9 Special Class #4 – 5 Car Carport**

Replacement Cost Value:	\$2,383.21	
Depreciation (Released):	\$198.76	
Less Deductible:	\$544.56	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$1,838.65</b>	\$1,838.65

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**Location 1 Building 9 Special Class #5 – 8 Car Carport**

Replacement Cost Value:	\$3,538.30	
Depreciation (Released):	\$349.63	
Less Deductible:	\$871.29	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$2,667.01</b>	\$2,667.01

**Location 1 Building 9 Special Class #6 Policy Limit Payment**

Replacement Cost Value:	\$43,517.89	
Depreciation (Released):	\$3,726.61	
Less Deductible:	\$1,089.12	
Less Excess:	\$2,398.16	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$36,304.00</b>	\$36,304.00

**Location 1 Building 9 Special Class #7 Policy Limit Payment**

Replacement Cost Value:	\$43,182.03	
Depreciation (Released):	\$3,726.61	
Less Deductible:	\$1,089.12	
Less Excess:	\$2,062.30	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$36,304.00</b>	\$36,304.00

**Location 1 Building 9 Special Class #8 – 21 Car Carport**

Replacement Cost Value:	\$8,751.66	
Depreciation (Released):	\$969.11	
Less Deductible:	\$2,311.38	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$6,440.28</b>	\$6,440.28

**Location 1 Building 9 Special Class #9 – 22 Car Carport**

Replacement Cost Value:	\$6,132.74	
Depreciation (Released):	\$677.35	
Less Deductible:	\$2,396.07	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$3,736.67</b>	\$3,736.67

**Location 1 Building 9 Special Class #10 – 4 Car Carport**

Replacement Cost Value:	\$19,635.52	
Depreciation (Released):	\$1,671.19	
Less Deductible:	\$1,089.12	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$18,546.40</b>	\$18,546.40

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**Location 1 Building 9 Special Class #11 Policy Limit Payment**

Replacement Cost Value:	\$43,182.03	
Depreciation (Released):	\$3,726.61	
Less Deductible:	\$1,089.12	
Less Excess:	\$2,062.30	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$36,304.00</b>	\$36,304.00

**Location 1 Building 9 Special Class #12 Policy Limit Payment**

Replacement Cost Value:	\$43,182.03	
Depreciation (Released):	\$3,726.61	
Less Deductible:	\$1,089.12	
Less Excess:	\$2,062.30	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$36,304.00</b>	\$36,304.00

**Location 1 Building 9 Special Class #13 – 17 Car Carport**

Replacement Cost Value:	\$6,403.70	
Depreciation (Released):	\$683.29	
Less Deductible:	\$1,851.51	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$4,552.19</b>	\$4,552.19

**Location 1 Building 9 Special Class #14 Policy Limit Payment**

Replacement Cost Value:	\$84,025.63	
Depreciation (Released):	\$7,291.20	
Less Deductible:	\$2,069.34	
Less Excess:	\$5,687.09	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$68,978.00</b>	\$68,978.00

**Location 1 Building 9 Special Class #15 – Swimming Pool**

Replacement Cost Value:	\$504.00	
Depreciation (Released):	\$0.00	
Less Deductible:	\$4,949.94	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

**Location 1 Building 9 Special Class #16 Swimming Pool Deck**

Replacement Cost Value:	\$83.97	
Depreciation (Released):	\$0.00	
Less Deductible:	\$846.99	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00

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**Location 1 Building 9 Special Class #17 – Fence Pool Area**

Replacement Cost Value:	\$3,957.24	
Depreciation (Released):	\$32.86	
Less Deductible:	\$408.30	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$3,548.94</b>	\$3,548.94

**Location 1 Building 9 Special Class #18 – Site Wall**

Replacement Cost Value:	\$8,033.13	
Depreciation (Released):	\$164.31	
Less Deductible:	\$16,167.60	
Less Excess:	\$0.00	
Less Prior Payments:	\$0.00	
<b>Claim Payment</b>	<b>\$0.00</b>	\$0.00
		\$258,735.71

<b>Location 1 Building 1 Payment</b>	\$9,579.18
<b>Special Class Payment</b>	\$258,735.71
<b>Total Aggregate Claim Payments</b>	<b><u>\$263,314.89</u></b>

At the time of inspection, the independent field adjuster observed interior water damage that appears to be related to wind-driven rain in building 2 and 3 at location 1 and buildings 2, 3, and 4 at location 2.

While it is our desire to investigate every claim which is reported to us and make payment for those losses which are covered under your policy, number 2395793393, with a policy period of 07/01/2022 through 07/01/2023, we must inform you that based upon our preliminary investigation we have identified issues that may restrict, limit, or exclude coverage, specifically damages that appear to be related to wind-driven rain. As such, we will continue our investigation under a full Reservation of Rights and will retain an expert to investigate damages that appear to be related to wind-driven rain.

Please refer to your Frontline Insurance policy, number 2395793393, **CP 00 17 06 07 CONDOMINIUM ASSOCIATION COVERAGE FORM** endorsed with **FIU W 08 14 CAUSES OF LOSS – WINDSTORM OR HAIL FORM** which states in pertinent part:

**CONDOMINIUM ASSOCIATION COVERAGE FORM****A. Coverage**

We will pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations caused by or resulting from any Covered Cause of Loss.

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**3. Covered Causes Of Loss**

See applicable Causes Of Loss Form as shown in the Declarations.

Pursuant to F.S. 817.234. "Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

## CAUSES OF LOSS – WINDSTORM OR HAIL FORM

### A. Covered Causes Of Loss

When Wind is shown in the Covered Causes Of Loss section of the Declarations, Covered Causes of Loss means the following:

Windstorm or Hail, but not including:

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4. Loss or damage to the interior of any building or structure, or the property inside the building or structure, caused by rain, snow, sleet, sand, dust or by falling objects, whether driven by windstorm or not, unless the direct force of windstorm or hail first damages the building or structure causing an opening in the roof, walls, doors or windows, and the rain, snow, sleet, sand, dust or falling objects enters through this opening.

Your policy excludes coverage for damages to the interior of any building or structure caused by rain, whether driven by wind or not unless the building first sustains wind or hail damage to the roof or exterior envelope through which the rain entered.

The independent field adjuster also observed interior water damages in building 2 at location 1 that predates the date of loss as reported. The policy excludes damage that was existing prior to policy inception.

Please refer to your Frontline Insurance policy, number 2395793393, **CP 00 17 06 07 CONDOMINIUM ASSOCIATION COVERAGE FORM** endorsed with **FIU W 08 14 CAUSES OF LOSS – WINDSTORM OR HAIL FORM** which states in pertinent part:

## CAUSES OF LOSS – WINDSTORM OR HAIL FORM

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### 19. Existing Damage

- a. Any damages which occurred prior to policy inception regardless of whether such damages were apparent at the time of the inception of this policy or occurring at a later date; or
- b. Any claims or damages arising out of workmanship, repairs and/or lack of repairs arising from damage which occurred prior to policy inception.

This provision applies to all coverages under this policy.



Pursuant to the policy language above, we are not able to indemnify you for your damages that existed prior to policy inception.

**WE ARE CONTINUING TO EVALUATE YOUR CLAIM INVOLVING YOUR INSURED PROPERTY AND MAY ISSUE ADDITIONAL PAYMENTS. IF YOU HAVE QUESTIONS, CONCERNS, OR ADDITIONAL INFORMATION REGARDING YOUR CLAIM, WE ENCOURAGE YOU TO CONTACT US.**

If additional damages are discovered, it is your responsibility to inform us of the additional damages and allow inspection before repairs are made. Failure to do so may jeopardize your ability to recover for the full amount of the additional damages. Frontline reserves the right to inspect the property or require additional information prior to the release of any additional funds.

By stating the above-mentioned reasons, Frontline makes no waiver of its rights to deny and defend against this claim for any other valid and lawful reason which may later be discovered or made known. Frontline expressly reserves all such rights. All policy terms and conditions continue to apply to your claim.

Please further be aware the above-referenced payment represents Frontline's initial valuation of the alleged damages. In the event you believe there is additional loss or damage arising from this claim, you may bring a Supplemental Claim in accordance with Florida Statute 627.70132. If you believe there is additional loss or damages, Frontline is requesting that you execute a signed, sworn proof of loss pursuant to the terms of the policy. A sworn proof of loss form is enclosed for your convenience.

Should you have any questions or concerns, please feel free to contact me Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m. EST. I can be reached at (877) 744-5224 ext. 2370. Should I not be available when you call, please leave me a detailed message and I will return your call as soon as possible.

Sincerely,

Donna Bryant-Robinson  
Commercial Claims Adjuster  
Frontline Insurance

FL License # W050112

Enclosures: Claim checks, adjuster's estimate, and blank sworn statement in proof of loss