

# The Simbro Group, LLC

15914 29<sup>th</sup> ST E  
Parrish, FL 34219

March 13, 2017

Dear

I am deeply disturbed by your reaction to our reaching a fair settlement on our insurance claim. Every client I have ever had does back flips when they learn they are getting a new no cost to them roof. I have discussed your reaction with my staff and our attorneys. In over 100 years of insurance claims experience we have never had a reaction like yours. We quite frankly are flabbergasted and shocked.

I think it is very important for you to understand the position you will be putting yourself in by declining this settlement and returning the settlement check to Heritage Property Insurance company.

On November 12, 2016 you signed our agreement to provide you with a "no cost to you roof" and allowing us to negotiate a fair settlement with your insurance company. In this agreement we also gave you 72 hours to cancel, and provided information on who to call and who to write to if you decided to cancel. That 72 hour period expired on 11-19-2016 at 2:30 PM. You did not contact us to cancel this agreement. This makes this agreement un-cancelable.

You also signed an Assignment of Benefits transferring all rights to the 7-21-2016 Hail/Wind storm claim to The Simbro Group, LLC. This means that all proceeds that are paid by Heritage Property and Casualty belong to The Simbro Group, LLC. You do not have the right to any of these funds and do not have the right to return them to the insurance company.

Since 11-19-2016 my staff and attorneys have worked very hard to achieve a fair settlement that will cover the cost of your roof. We have expended thousands of dollars building a file proving to Heritage Property and Casualty that there was a Hail storm that damaged your roof on 7-21-2016 and that you are fully covered under terms and conditions of your policy. We also created a fair dollar amount that would allow us to install a full replacement roof so you would not have any out of pocket cost. This new roof will increase the value of your home in excess of \$10,000.00.

Here are a few things that you need to be aware of if you do not replace your roof.

Your roof has been damaged and will start to leak very soon. You will initially see a few small spots on a ceiling or wall. Now the damage starts to cost a lot of money. Your insurance will not cover this damage since you did not get a new roof installed or take steps to prevent further damage.

In addition to water damage, black mold will start to form within 24 hours of the leak. This is a serious health hazard and a silent killer. It forms anywhere there is moisture and loves inside walls, under insulation and attics. When we replace your roof we automatically check for damp and rotted wood under your shingles. If we find it we call in a Mold Remediation Specialist to test for mold. If he finds

it he treats it and we bill your insurance company for the additional cost. It can be very expensive to remediate mold. It can easily exceed the value of your home. That is why your insurance company has placed a \$10,000.00 limit on their mold coverage in your policy. Anything beyond that would be your responsibility. That's why we must catch it early.

Your mortgage company requires you to have insurance on your home. That protects their financial investment in your home. You have a responsibility to keep your insurance in force and report any damage to your insurance company and use the proceeds from your insurance to repair and bring your home back to its value before the Hail Event. If you fail to do that you are in default on your mortgage and they can and will repossess it. If this is not paid for out of the insurance proceeds you would need to pay for it yourself.

Insurance companies have access to all this information. They will check to see if a Roofing Permit has been issued at your address. They will also do a drive by inspection to determine if you have installed the roof. If you have not they will not sell you home insurance. This holds true to all insurance carriers. No insurance = no mortgage=no home.

I am enclosing a brochure on your new roof. I am also including 2 forms that are necessary in order to pull the permit to install you roof. These must be notarized. Do not fill them out as we will do this just prior to getting the permit.

The proceeds from the check belong to The Simbro Group, LLC. **IDEMAND** that you put it along with the 2 papers that need notarizing in the addressed and stamped envelope and mail it to our office.

If you fail to do this or contact Heritage Insurance in order to stop this your actions will be damaging to The Simbro Group, LLC. I will immediately invoice you for the total amount of the check which is \$18,238.50. This invoice will be due upon receipt. I will also file a lien on your house in the amount of \$18,238.50. If you do not pay this invoice within 30 days I will start foreclosure action on your house.

We do not work for free. The Simbro Group, LLC and our Attorneys will file law suits against you demanding compensation for the damages you have done to me and the Attorneys. You will have to hire your own Attorneys at considerable expense in order to respond to our action. We will prevail in this action and when we do we will be awarded costs and fees in addition to the \$18,238.50. This in addition to paying for your own attorney can be substantial.

We are not in the business to harm people. We work very hard to help them fight these insurance monsters. Please do the correct thing and you will be very happy with the results. Do the wrong thing and you could lose a lot of money and maybe your house.

Sincerely



Larry Simmons  
The Simbro Group, LLC