

Kellie Clark

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Saturday, November 19, 2016 I was in the garage with my children and a gentleman with a ladder on his truck approached me. He told me he was with the insurance company and was from disaster recovery unit. He told me there was a hail storm and that the company had been around the neighborhood and numerous homes were damaged. I asked why they were out in November when storm happened in July, and I was told "they had been repairing the hardest hit homes first, and were just getting to the rest of the affected areas. He showed me pictures of the track of the storm, and also a picture of my neighbor's roof (supposedly). He then wanted to get on my roof and I was leery of him doing that. He then said he had a paper to sign and he could then get up there to look around (my husband never signed anything). I asked him if he knew Vandi from the insurance company, and he said "yes, she's in the office". He then told me to get my policy and look on page 5 to see if I had coverage if it said Y, or N for hail damage. I went into the house to get the policy, and he went on the roof. He told me I had damage, and I needed a new roof. He looked at my policy, said that I was good, and he would be getting back to me when the adjuster contacted him for a quote. The entire time, Mr. Dykes spoke as though he was with my insurance company. After he saw the policy, he then kept referring to Heritage, and I assumed (stupid on my part), that he was with MY insurance company.

Approximately, 6 WEEKS LATER, I received a notice in the mail that stated I had 72 hours to cancel the claim. About this same time, Mr. Dykes called me, and said the company would be out soon with the adjuster. Once again, I assumed he was with Heritage, and I went on.

Then, On March 3, Mr. Pfeiffer from Heritage Insurance Company called me, and wanted to come over to my home. It was then that I was suspicious of what was going on. He came to my house on March 4, and explained what I had signed, and stated that he would look into this. This is the FIRST TIME I realized Simbro Group was not part of Heritage Insurance company. I was then extremely worried that I was in trouble.

Tuesday, March 13, I received a phone call. It stated that I would be receiving a check for \$18,238.00 (from Heritage). I was shocked. I didn't know what to do. I then called back the number to make sure it was Heritage, and it was. I then received a phone call that night from Mr. Dykes telling me to sign the check and he would pick it up. I told him I would not give him the check, he "demanded I turn it over, or I would be in severe trouble". I told him I would give it back to the insurance company and he laughed and stated "you can't do that, we will sue you until you lose your house, and you don't have that kind of money." He also told me, "we will get you and we know where you live". I told him I didn't have the check, and he said "it is coming to you, and we will get it". I told him he was a scam company and would never get any money from me. He continued laughing and telling me they were "coming after me", and I hung up.

Wednesday, March 14, Fed Ex delivered a package at 1:58 p.m. to my home. At 2:01 there was a stranger at my door for over 7 minutes, ringing the door bell, and beating on my door. He then walked into my garage. He then returned to beating on my door. I watched him through the kitchen window, and did not open the door. I was afraid of what he might do, the way he was beating on the door. I find this more than a coincidence that I had just received the check.

On March 14, 2017 I immediately went to Southern Insurance to give them copies of everything Heritage had sent. I then spoke to Mr. Pfeiffer again and he stated an attorney would get in contact with me.

Friday, March 17, I spoke with Gene from Southern Insurance and also with Christie, the attorney from Heritage. I received great advice from both. I received a 2-page extremely threatening letter that was sent by FedEx, and that is when I sent it to the attorney (Christie), and started working with Heritage. I have spoken to Christie (an attorney in Sunrise), and most recently to Barbara Slaviak who have both been an incredible help.

I have an appointment on March 29<sup>th</sup> at 3:00 p.m. to have an estimate done on the roof by Done Rite Roofing. I will email over the estimate, as soon as I get it.

This whole mess has been very worrisome to me. I have lost a lot of sleep and it is constantly at the back of my mind. In the end, I know I need to do the right thing, and also stand up to bullies (I preach this to my students daily). I am tired of people taking advantage of other people, especially the Simbro Group trying to take control over my insurance, in which I pay the premiums. I am very disgusted by their behavior, and quite frankly am afraid for myself, and family, but I feel I need to do the right thing.

I am willing to help Heritage, or anyone else in order to stop Simbro Group from doing this to any other person.

Best Regards,

Kellie Clark