Emails with the adjuster for Sedgwick, RXO's claims administrator, December 13 to 18, 2024
Reproduced from the plaintiff's records. Telephone numbers, street addresses, personal email addresses and the names of private individuals have been removed. Nothing else is changed.

From: "Bradley E. Byrd" <[plaintiff email]>
To: Jake Highsmith <Jacob.Highsmith@sedgwick.com>
Cc: Aaron Nichols <Aaron_Nichols@gbtpa.com>, Leslie Carney <Leslie.Carney@rxo.com>, "Thomas, Christopher" <Christopher.Thomas@sedgwick.com>
Date: Wed, 18 Dec 2024 16:06:47 -0500
Subject: Re: Byrd - [street address removed]

I guess I get more confused the more this conversation continues.

The only report that I have says that the home is uninhabitable until mitigation is complete. It was completed by a CIH who was present the day after the loss event. Until you provide a report that states otherwise I am going to ignore your statement that the home is inhabitable. If you get a report that states otherwise we will revisit the issue and I will hire another third party to test before I move my family back into a possibly unsafe environment. I am not going to risk my family·s health in order to minimize the claim total.

As for [name removed] with EFI, he is not a licensed CIH in the state of Florida. He is a mold assessor and Certified Indoor Environmentalist. He should not be calling himself an Industrial Hygienist as he does not possess that license. He arrived 16 days after the event and took samples of areas that had already been cleaned, and it was explained to him that it had already been cleaned and that his samples are likely to show nothing. Our licensed remediation company was on site to explain to [name removed] what had been done.

Our initial report was from Luce Air Quality, and its owner Shannon Luce is a licensed Certified Industrial Hygeniest as well as a licensed mold remediate and mold assessor. Today she again reiterated that she stands by the fact the house is uninhabitable, that it would be considered a category 3 water loss, and was here the day after the loss when their readings and analysis had taken place. She stands ready to write a rebuttal and recommend other qualified CIH to analyze.

As a reminder, the report states

OCCUPANCY DURING REMEDIATION
The contained areas should not be occupied by anyone other than professional mold remediation workers
during the remediation activities. For safety purposes, access into the containment is limited to mold
remediation workers, trades escorted by remediation workers, or individuals who have documented approval
from the remediation company. Those entering the work area(s) should wear appropriate personal protective
equipment. Except in cases of emergency, no unauthorized person should enter the work area without
notifying the remediation contractor first.

Today I received a consultation from a NTCA certified tile installation company regarding the flooring. They stated that the water would have traveled under the mortar channels and settled under the tile and will cause mortar breakdown over the period of the next 6-24 months. The only way to fix that issue is to replace the tile. He stated that the category of water was irrelevant for the mortar breakdown. I will continue to get more professional input as to what needs to happen.

We have enough liquid assets to cover our ALE, mitigation, rebuild, etc.. Now that [name removed] has performed his testing, do you need to inspect anything else before we continue with mitigation and rebuild? I will make myself available to you any day of the week for this, but I also do not want to delay this process. We intend to resume on 1/6 with the

hopes of having a full rebuild done by 3/15.

Bradley Byrd

On Dec 18, 2024, at 3:00·PM, Highsmith, Jacob <Jacob.Highsmith@sedgwick.com> wrote:

Brad, I will leave that to the experts, I just wanted to let you know of the discrepancy of what your contractor is reporting versus what the expert from EFI observed.

Best Regards,

Jake Highsmith, CPCU, AIC, WRT | Regional General Adjuster
Florida License# P174918
6440 Southpoint Pkwy, Ste. 200B, Jacksonville, FL 32216
Office: [phone removed] | Fax: [phone removed]
Cell: [phone removed]| Email: jacob.highsmith@sedgwick.com
www.sedgwick.com| <http://www.sedgwick.com|/> Caring counts®
<image001.png>

From: Bradley E. Byrd <[plaintiff email] >
Sent: Wednesday, December 18, 2024 2:40 PM
To: Highsmith, Jacob <Jacob.Highsmith@sedgwick.com >
Cc: Aaron Nichols <Aaron_Nichols@gbtpa.com >; Leslie Carney <Leslie.Carney@rxo.com >; Thomas, Christopher <Christopher.Thomas@sedgwick.com >
Subject: Re: Byrd - [street address removed]

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If it turns out to be a category 3 after lab testing, will the home be considered inhabitable?

On Dec 18, 2024, at 2:31·PM, Highsmith, Jacob <Jacob.Highsmith@sedgwick.com > wrote:

Brad, [name removed], EFI called and advised it is not correct to call this a category three water loss at this point. He is dropping off samples at Fedex to be sent off for expedited lab testing and we will get the results Friday or Monday. The source of the water was clean water and you responded quickly to the loss. Depending on the lab results, it may be that the scope is more limited than was originally thought by your contractor. Category three means many items that are touched by the water have to be discarded. If this ends up being category one, we are only looking at physical water damage versus contamination. Also your home is inhabitable at this point, if this is a category one loss and the need to use your garage as a quarantine would not apply and your boat and project car could go back in the garage. Again, we need lab results to verify. Thank you for your cooperation and understanding.

We will let you know once we have the lab results back.

Best Regards,

Jake Highsmith, CPCU, AIC, WRT | Regional General Adjuster
Florida License# P174918
6440 Southpoint Pkwy, Ste. 200B, Jacksonville, FL 32216
Office: [phone removed] | Fax: [phone removed]
Cell: [phone removed]| Email: jacob.highsmith@sedgwick.com
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<image001.png>

From: Bradley E. Byrd <[plaintiff email] >
Sent: Wednesday, December 18, 2024 2:17 PM
To: Highsmith, Jacob <Jacob.Highsmith@sedgwick.com >
Cc: Aaron Nichols <Aaron_Nichols@gbtpa.com >; Leslie Carney <Leslie.Carney@rxo.com >; Thomas, Christopher <Christopher.Thomas@sedgwick.com >

Subject: Re: Byrd - [street address removed]

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe...
Just FYI [name removed] with EFI came out today at 9am. I will be waiting to hear from you before we do anything else.

Regarding the items I asked for advisement and did not receive any - we will be using our best judgement to mitigate any further damage on those and will be using local vendors to take care of the firearms, instruments, and storage.

Brad Byrd

On Dec 16, 2024, at 2:59·PM, Bradley E. Byrd <[plaintiff email] > wrote:

Sounds good. Just FYI, all demo and repairs have ceased as of 12/13 while we away your input.

On Dec 16, 2024, at 2:57·PM, Highsmith, Jacob <Jacob.Highsmith@sedgwick.com > wrote:

Brad, I·m going to provide your number and email to [name removed] of EFI Global and have him contact you to schedule. We ask that you hold off on any additional demolition until EFI has a chance to inspect and provide a protocol. We need to come to an agreement on scope and price prior to you moving forward with further demo and/or repairs.

Best Regards,

Jake Highsmith, CPCU, AIC, WRT | Regional General Adjuster
Florida License# P174918
6440 Southpoint Pkwy, Ste. 200B, Jacksonville, FL 32216
Office: [phone removed] | Fax: [phone removed]
Cell: [phone removed]| Email: jacob.highsmith@sedgwick.com
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<image001.png>

From: Bradley E. Byrd <[plaintiff email] >
Sent: Monday, December 16, 2024 2:48 PM
To: Highsmith, Jacob <Jacob.Highsmith@sedgwick.com >
Cc: Aaron Nichols <Aaron_Nichols@gbtpa.com >; Leslie Carney <Leslie.Carney@rxo.com >; Thomas, Christopher <Christopher.Thomas@sedgwick.com >
Subject: Re: Byrd - [street address removed]

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Fair enough.

I have made an arrangement with my expert to stay until Thursday late morning. If your guy can commit to Thursday morning then I think we can make it work. Otherwise let·s schedule in on or after 1/4.

Brad Byrd

On Dec 16, 2024, at 2:41·PM, Highsmith, Jacob <Jacob.Highsmith@sedgwick.com > wrote:

Brad, that was the soonest availability he had.

Best Regards,

Jake Highsmith, CPCU, AIC, WRT | Regional General Adjuster
Florida License# P174918
6440 Southpoint Pkwy, Ste. 200B, Jacksonville, FL 32216
Office: [phone removed] | Fax: [phone removed]

Cell: [phone removed]| Email: jacob.highsmith@sedgwick.com
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<image001.png>

From: Bradley E. Byrd <[plaintiff email] >
Sent: Monday, December 16, 2024 2:13 PM
To: Highsmith, Jacob <Jacob.Highsmith@sedgwick.com >
Cc: Aaron Nichols <Aaron_Nichols@gbtpa.com >; Leslie Carney <Leslie.Carney@rxo.com >; Thomas, Christopher <Christopher.Thomas@sedgwick.com >
Subject: Re: Byrd - [street address removed]

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe...
Thanks Jake,

I would like my expert to be there as well. He is leaving Wednesday afternoon and isn·t returning until 1/4/25. Is there any possibility of getting this done on Wednesday?

On Dec 16, 2024, at 1:51·PM, Highsmith, Jacob <Jacob.Highsmith@sedgwick.com > wrote:

Brad, good afternoon. I spoke to the hygienist and they can make the inspection either Thursday or Friday of this week depending on the status of something else planned on Thursday. But they can definitely make it out there this Friday.

Best Regards,

Jake Highsmith, CPCU, AIC, WRT | Regional General Adjuster
Florida License# P174918
6440 Southpoint Pkwy, Ste. 200B, Jacksonville, FL 32216
Office: [phone removed] | Fax: [phone removed]
Cell: [phone removed]| Email: jacob.highsmith@sedgwick.com
http://www.sedgwick.com/| <http://www.sedgwick.com/%7C> Caring counts®

-----Original Message-----
From: Thomas, Christopher <Christopher.Thomas@sedgwick.com >
Sent: Monday, December 16, 2024 11:52 AM
To: Bradley E. Byrd <[plaintiff email] >; Highsmith, Jacob <Jacob.Highsmith@sedgwick.com >
Cc: Aaron Nichols <Aaron_Nichols@gbtpa.com >; Leslie Carney <Leslie.Carney@rxo.com >; Thomas, Christopher <Christopher.Thomas@sedgwick.com >
Subject: RE: Byrd - [street address removed]

Mr. Byrd:

I spoke with Jake Highsmith this morning and based on his recommendations, we would like to send out an independent industrial hygienist (IH) to inspect the home. Jake will be setting up the inspection ASAP and will work with your schedule to coordinate everything. The IH would be the best person to address questions 5 and 6 below.

Thank you,
Chris

Christopher Thomas | Claims Examiner
FL Independent Adjuster License No.: E130480 Sedgwick Claims Management Services, Inc.
DIRECT [phone removed]
MOBILE [phone removed]
EMAIL Christopher.Thomas@sedgwick.com
http://www.sedgwick.com/ | Caring counts·

Sedgwick manages claims for AIG Insurance Company on behalf of RXO Last Mile, Inc.

-----Original Message-----
From: Bradley E. Byrd <[plaintiff email] >

Sent: Friday, December 13, 2024 12:34 PM
To: Highsmith, Jacob <Jacob.Highsmith@sedgwick.com >
Cc: Thomas, Christopher <Christopher.Thomas@sedgwick.com >; Aaron Nichols <Aaron_Nichols@gbtpa.com >
Subject: Byrd - [street address removed]

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I·m not sure who to write so I·m copying the following:

Jake Highsmith - adjuster - Sedgwick
Christopher Thomas - examiner - Sedgwick Aaron Nichols - Resolution manager - Gallagher Bassett (Copied on all emails by request)

Here is a list of the companies I am currently working with and their contact information.

Santi-Clean - Mitigation and remediation - [phone removed]

Herring Cleaning and Restoration - moving and storage of personal belongings. [phone removed]

Luce Air Quality - Environmental Company that wrote remediation protocol. [phone removed]

..

I need answers and feedback on the following items.

1. Storage of Boat - normally kept in my garage. The garage will be quarantined and repaired and I need to remove all excessive items from garage. I have no idea what boat storage costs.
2. Storage of project car - car was scheduled to be returned by Herring Cleaning and Restoration on 12-15, however the garage is no longer available to store it during remediation and rebuild.
3. Storage of Piano - The piano will need to be moved and stored during remediation and rebuild. It will also require inspection by a qualified individual to determine what damage if any it received.
4. Violins, Cello, Guitars - These will need to be transported, inspected, repaired as needed from water exposure, and stored with a luthier during remediation and rebuild.
5. Cabinetry - Santi Clean reaffirmed to me yesterday that they did in fact discover swelling and microbial growth on the cabinets and that they must be removed. Jake said that RXO may want to send their own people to verify. With lead times of 12+ weeks for cabinetry, the decision to send out someone for a second opinion needs to be decided rather quickly or else the entire project can easily unnecessarily extend.
6. Tile Floor - Luce Air Quality and Santi Clean both have stated that the tile floor must be removed and doing so is listed in the remediation protocol. Again - if a second opinion from RXO is needed I request it be done timely as to not delay the project.
7. Firearms - the safe had water that intruded into it and some firearms got wet. I would like to to have a gunsmith check out all of the firearms and wipe them to prevent corrosion and address and corrosion that may have been caused by this water event.

..

Phase 2 of the mitigation will begin after the holidays with plans to start on the 1st or 2nd week of January. I need answers to 5&6 above before then.

I have already started to receive invoices for moving and will receive the bill from Santi Clean today for phase 1 of mitigation. I will get a check out to those companies next week and provide you with check copies and invoices. Who wants to be copied on that email - Jake, Christopher, or both? What is the preferred method of receiving receipts?

I will begin compiling a list of personal property that was damaged. Herring Cleaning and

Restoration has most of the damaged items and were tasked with cataloging damaged items that they took.

What else do you need from me at this time?

Brad Byrd

Any personal data acquired, processed or shared by us will be lawfully processed in line with applicable data protection legislation. If you have any questions regarding how we process personal data refer to our Privacy Notice. <https://www.sedgwick.com/global-privacy-policy> Any communication including this email and files/attachments transmitted with it are confidential and are intended solely for the use of the individual or entity to whom they are addressed. If this message has been sent to you in error, you must not copy, distribute or disclose of the information it contains and you must notify us immediately (contact is within the privacy policy) and delete the message from your system.

Regards,

Brad Byrd

Regards,

Brad Byrd

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Brad Byrd

Regards,

Brad Byrd