



RE: Subject: Claim OS003103 – Third-Party Liability Claim (Florida Blue Roofing, LLC)

From David Charette <david.charette@gstateca.com>
Date Thu 12/18/2025 6:18 PM
To Fordham Edna <atfordham@hotmail.com>
Cc max@blueangelins.com <max@blueangelins.com>

1 attachment (4 MB)

FW: [UNKNOWN SENDER] Fw: Florida Blue Roofing Damages to Roof;

Edna,

I am following up on an email you sent to the general Golden State Claims contact email yesterday. As we advised in the email I sent, considering this is an open structure event and you are alleging active water into the home, we would strongly suggest getting your homeowners insurance involved. I also want to advise you that we have MAJOR COVERAGE issues at hand and it's very likely that the carrier will preclude coverage. Through my investigation we have determined that the following exclusions are likely to apply-

Open Structure, Breach of Contract, Abandonment, No Mold or other Deleterious Substances, and Standard Business Risk exclusions (the insureds direct work is not covered).

I am going to be submitting all this over to the carrier once the investigation is complete, but it's very likely that this loss will not be covered, nothing official yet until the carrier reviews everything but that is why I am suggesting you absolutely need to get your carrier involved as soon as possible.

Once I have more information and we hear back from the carrier I will reach out, you should expect to hear back within a few weeks, but again it's HIGHLY likely that there will be no coverage for this loss.



David Charette | Claims Specialist
Golden State Claims Adjusters
 CA Lic#: 2169578
 FL Lic#: W605645
 2244 Faraday Ave. #126
 Carlsbad, CA 92008
 P: (866) 472-7662 ext 3748 | FX: (866) 531-1064
David.Charette@gstateca.com
goldenstateadjusters.com

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From: Fordham Edna <atfordham@hotmail.com>
Sent: Wednesday, December 17, 2025 1:35 PM
To: David Charette <david.charette@gstateca.com>
Cc: thoward@obsidianspecialty.com; max@blueangelins.com
Subject: [UNKNOWN SENDER] Subject: Claim OS003103 – Third-Party Liability Claim (Florida Blue Roofing, LLC)

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Request for Immediate As-Is Inspection and Authorization for Emergency Tarping

Dear Mr. Charette,

Thank you for your email regarding Claim **OS003103**.

For clarity, this matter is a **third-party liability property damage claim** against **Florida Blue Roofing, LLC**, Obsidian Specialty Insurance Company's insured. I am not submitting a first-party homeowner's claim.

Please note that **written notice, a detailed damage narrative, and photographic documentation were already provided on December 9, 2025** to Obsidian Specialty Insurance Company and the producing agent. Your request indicates those materials may not have been reviewed. Accordingly, I am **re-attaching the previously submitted documentation**, together with the emergency tarping estimate referenced below, to ensure the claim file is complete.

Responses to Your Information Request

1. Description of Damages

Property damage caused by **incomplete roofing and defective materials** used and/or installed by Florida Blue Roofing, LLC, which left the roof compromised and resulted in ongoing water intrusion and interior damage, including ceiling collapse. Full details are contained in my 12/9/25 written submission and photographs (re-attached).

2. Date / Time First Discovered

The property is **not inhabited**. The damage was first discovered on **December 6, 2025**, during an inspection, and has continued to worsen due to ongoing roof exposure following the roofing work performed at the property.

3. Photographs / Videos

Previously provided on 12/9/25 and re-attached.

4. Estimates / Invoices / Repair Proposals

Repair estimates are **in progress**. No permanent repair work has been initiated in order to provide the insured's adjusters an opportunity to review and inspect the property **before any materials are moved or conditions altered**.

5. Repairs Completed

No repairs have been started.

6. Communications with Florida Blue Roofing, LLC

I have not engaged in formal written communications with Florida Blue Roofing, LLC beyond what has already been provided.

To the extent GSCA/OSIC requires Florida Blue Roofing, LLC's **complete job file** (pre-work photographs, job notes, materials staging/loading photographs, payroll records, invoices, and internal communications), such records are maintained by your insured and should be obtained directly from **Florida Blue Roofing, LLC**.

7. Homeowner's Insurance Claim

Not applicable.

8. Pre-Existing Conditions

There were **no pre-existing roof openings, active leaks, or ceiling collapse conditions** prior to Florida Blue Roofing, LLC's work.

The contractor's own **pre-work photographs** should corroborate the pre-existing condition of the property.

9. Inspection Request

I am requesting that an adjuster **immediately inspect the property in its current, as-is condition**, before any materials are moved or altered.

Given the emergency nature of the damage and ongoing exposure, I reasonably expected that an adjuster would be dispatched **within 24 hours of my initial notification**.

To date, no inspection has occurred. I remain fully cooperative and will provide reasonable access upon prompt scheduling.

10. Mitigation Efforts / Request for Authorization

I have not yet installed a tarp or performed other temporary mitigation because doing so would require disturbing or covering the damaged roofing areas, which could interfere with inspection and evidence preservation.

I have obtained an **estimate for emergency tarping** from an independent mitigation contractor and am attaching it again for review:

Onsite Emergency Tarping and Mitigation

Phone: 863-347-3029

Email: onsiteemergencytarping@gmail.com

Estimate Date: December 5, 2025

Estimated Cost: **\$5,398.20**

Before proceeding, I am requesting **written authorization** to install a temporary tarp, or confirmation that **reasonable and necessary emergency mitigation costs will be reimbursed** as part of this third-party liability claim. I am prepared to proceed **immediately upon inspection or written authorization** to prevent further damage.

11. Preferred Contact Information

Mobile: **386-285-6436**

Please confirm receipt of this correspondence and attachments and advise **when the inspection will be scheduled**, as well as your position regarding authorization for emergency tarping.

Given the **ongoing and worsening damage**, prompt handling is requested.

Sincerely,

Edna Fordham

P.O. Box 10066

Daytona Beach, FL 32120

Mobile: 386-285-6436

From: Fordham Edna <atlfordham@hotmail.com>

Sent: Wednesday, December 17, 2025 10:28 AM

To: claims@gstateca.com <claims@gstateca.com>

Cc: thoward@obsidianspecialty.com <thoward@obsidianspecialty.com>; max@blueangelins.com <max@blueangelins.com>

Subject: Fw: Florida Blue Roofing Damages to Roof

RE:

Florida Blue Roofing, LLC is insured under the following policy:

- Policy Number: SCB-GL-000070503
- Policy Period: 10/29/2024 – 10/29/2025
- Insurer: Obsidian Specialty Insurance Company
- Producer: Blue Angel Insurance Solutions

Dear Claims Oversight Team,

I am writing to follow up regarding a third-party property damage claim reported on **December 9, 2025**, involving your insured, **Florida Blue Roofing, LLC**.

This matter involves an **emergency condition**, as the roof remains open and ongoing water intrusion is causing additional damage to the property.

I received a **telephone call** from a representative of **Golden State Claim Adjusters** acknowledging the claim; however, I have not received a claim number, written acknowledgment, claim forms, or any documentation necessary to initiate the claims process, despite follow-up.

I have received **no acknowledgment or response** from the producing agent, **Blue Angel Insurance LLC**.

At this time, I am unable to proceed with the claims process due to the absence of required claim information and documentation.

This email is being copied to the producing agent and third-party administrator for completeness of notice.

Please confirm the claim number, provide the appropriate claim forms or instructions, and advise who is assigned to oversee handling of this loss on Obsidian's behalf.

Thank you for your attention.

Sincerely,
Edna Fordham

From: Fordham Edna <atlfordham@hotmail.com>
Sent: Tuesday, December 9, 2025 6:27 PM
To: Tiffany Howard <thoward@obsidianspecialty.com>
Subject: Re: Florida Blue Roofing Damages to Roof

Thank you kindly for the information.

From: Tiffany Howard <thoward@obsidianspecialty.com>
Sent: Tuesday, December 9, 2025 5:27 PM
To: Fordham Edna <atlfordham@hotmail.com>
Subject: RE: Florida Blue Roofing Damages to Roof

Hello,

Obsidian uses third party administrators (TPA's) to manage claims on our behalf. To open a claim or to obtain claim information for this policy, please contact the TPA, Golden State Claim Adjustors, at 866-472-7662, claims@gstateca.com, or www.goldenstateadjusters.com

Thank you!

From: Fordham Edna <atlfordham@hotmail.com>
Sent: Tuesday, December 9, 2025 4:46 PM
To: Info <info@obsidianspecialty.com>
Subject: Fw: Florida Blue Roofing Damages to Roof

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Attention Claims Department.

From: Fordham Edna <atlfordham@hotmail.com>
Sent: Tuesday, December 9, 2025 3:24 PM
To: max@blueangelins.com <max@blueangelins.com>; cs@blueangelins.com <cs@blueangelins.com>
Subject: Florida Blue Roofing Damages to Roof

Dear Claims Department,

Please accept this email as my formal submission of a property damage claim arising from negligent roofing work performed by Florida Blue Roofing, LLC (FBR) at my home located at:

527 S. Keech Street
Daytona Beach, FL 32114

Florida Blue Roofing, LLC is insured under the following policy:

- Policy Number: SCB-GL-000070503
- Policy Period: 10/29/2024 – 10/29/2025
- Insurer: Obsidian Specialty Insurance Company
- Producer: Blue Angel Insurance Solutions

I respectfully request that you forward this notice and all attached documentation directly to Obsidian Specialty Insurance Company so the claim can be acknowledged and assigned to an adjuster without delay.

Attached for your review is my formal claim letter, which contains:

- A detailed chronology of events
- Independent evidence from Volusia County GIS (At county website)
- Photographic evidence from Covenant Roofing (Available upon request)
- Documentation of improper workmanship and concealed structural defects
- Evidence of roof failure, ceiling collapse, and resulting interior water damage
- A full list of exhibits supporting the claim (Available upon Request)

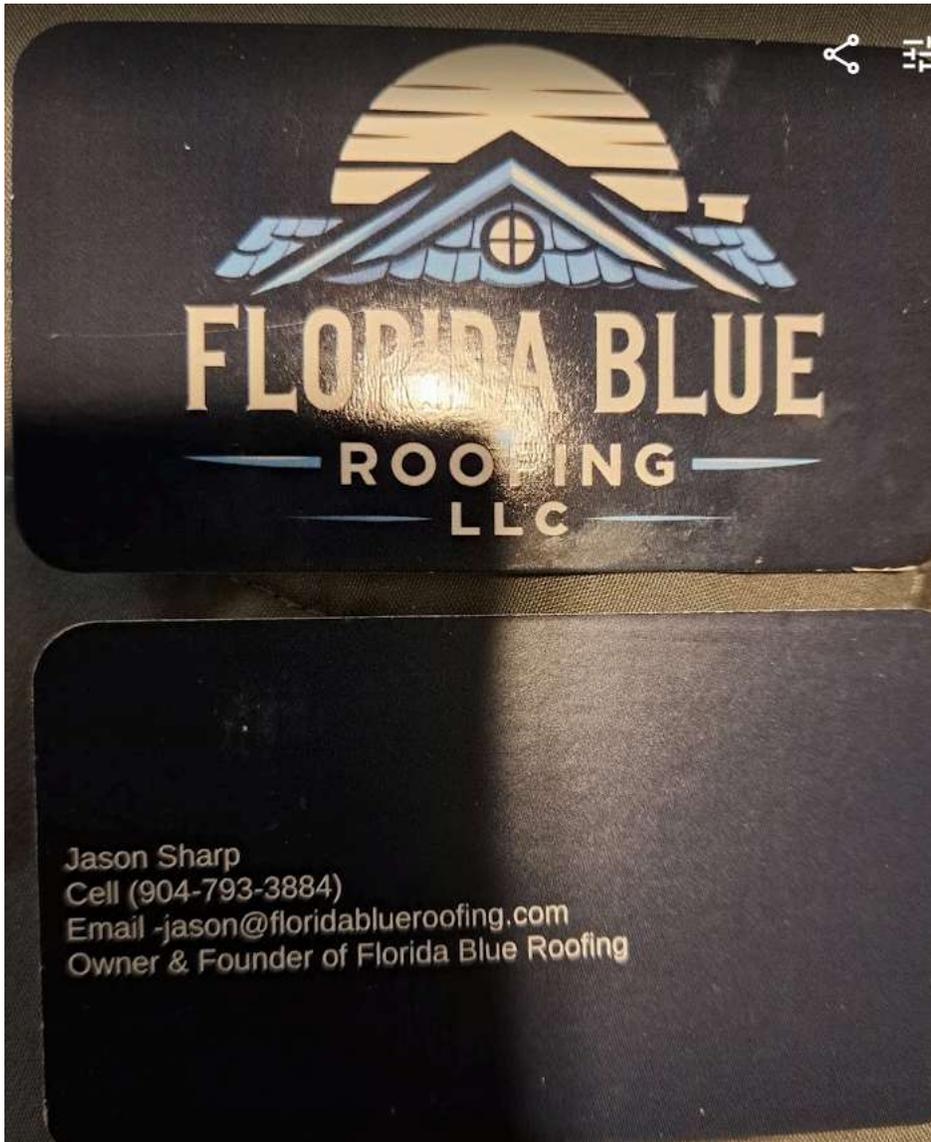
I also request confirmation of:

1. Receipt of this claim notice
2. Forwarding of this claim to the carrier
3. Assignment of a claim number and adjuster

Please contact me directly with any questions, requests for additional documentation, or scheduling needs for inspection.

Thank you for your prompt attention.

Sincerely,
Edna D. Fordham
P.O. Box 10066
Daytona Beach, FL 32120
Email: atlfordham@hotmail.com
Mobile: 386-285-6436



Jason Sharp
Cell (904-793-3884)
Email -jason@floridabluerooting.com
Owner & Founder of Florida Blue Roofing





