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May 02, 2025

SENT VIA ELECTRONIC MAIL

Harbor Bay Community Development District
c/o Governmental Management Services - Tampa
4530 Eagle Falls Pl
Tampa, FL 33619

Attention: Ms. Jordan Lansford

RE:

Insured:	Harbor Bay Community Development District
Insurer:	Florida Insurance Alliance
Policy Number:	100124618
Policy Term:	October 01, 2024 – October 01, 2025
Date of Loss	October 09, 2024
Cause of Loss:	Hurricane Milton
Loss Location:	Multiple (Per Property Schedule)
McLarens File:	009.023748.MI

Dear Ms. Jordan Lansford,

As you are aware, McLarens, LLC ("McLarens") has been engaged on behalf of Florida Insurance Alliance (the "Insurer") to assist with the investigation and adjustment of the above-referenced claim. Please allow this correspondence to serve as Florida Insurance Alliance's formal coverage determination in connection with the claim made by Harbor Bay Community Development District (the "Named Insured") arising out of reported wind and water damage from Hurricane Milton at multiple scheduled locations throughout the Harbor Bay Community Development District (the "Insured Location").

Florida Insurance Alliance issued commercial property insurance coverage to the Named Insured under Policy 100124618 (the "Policy") for the period of October 01, 2024 through October 01, 2025. The Policy provides coverage for all risks of direct physical loss or damage to covered property subject to all policy forms, endorsements, terms, conditions, limitations, and exclusions. The Policy provides coverage to a primary limit of liability that varies by Total Insured Value per Unit of Insurance as stated on the Property Schedule, and applicable sub limits. The Policy contains a Named Storm Deductible of 5% Total Insured Values per building for the Insured Location situated in Hillsborough County Florida.

On or about October 14, 2024, Florida Insurance Alliance received first notice of a loss for the reported wind, water, and other property damage to the metal roofs, exteriors, interiors, piers, docks, and other property at the Insured Location from Hurricane Milton on October 09, 2024 (the "Claim").

Following notice of the Claim, the Insurer engaged McLarens to assist with the investigation and adjustment of the Claim. Additionally, the Insurer engaged Halliwell Engineering Associates ("HEA") to assist with the investigation into the cause, origin, and extent of the reported damage associated with Hurricane Milton at the Insured Location.

HEA has completed their investigation as to the cause, origin, and extent of reported damage in connection with the Claim. For ease of reference, we have set forth the conclusions from HEA's report as follows:

***

IX. CONCLUSIONS AND OPINIONS

Based on the available information provided, the results of Halliwell's site inspection, field area observations, findings, and the conditions present, coupled with Halliwell's knowledge of construction, along with Halliwell's professional opinion and judgment within a reasonable degree of engineering probability, we draw the following conclusions associated with the damage conditions to the Main and Dockers building envelope components, Lighthouse Tower structure, the dock facilities and exterior exposed mechanical component and equipment at the subject property that has been the subject of this investigation:

a. The subject property was impacted by Hurricane Helene and Milton with maximum wind gusts that were preliminarily reported to be 32 miles per hour and an average of 72 mph respectively.
b. From the comparison review of historical aerial imagery pre and post-date of loss, there was no visibly apparent evidence depicted on the aerial imagery that would suggest the metal roof panels became loose, dislodged, and/or displaced as a result of wind effects from Hurricane Helene or Milton.
c. The conditions observed to the ceiling wood tongue and groove planks along the rear patio canopy along the second floor of the Main Building are associated with long-term moisture conditions based on the repair work associated with the substrate conditions found above this area from the roof attic access
d. The conditions found in the ceiling drywall around diffusers in the Meeting Room more likely than not are related to the air conditioning of the space and the condensation that forms around cold diffusers during the operation of the HVAC equipment and the conditioning of the interior space daily. There was no visibly apparent evidence of moisture intrusion from the roof structure above these ceiling areas.
e. The damage conditions to the south areas of the ceiling drywall in the Fitness room are not a condition associated with the weather effects from Hurricane Helene or Milton.

f. The conditions found in the north area of the Fitness room fronting the east entrance are more likely than not associated with moisture intrusion from the roof, thus Halliwell is considering this damage as being attributed to weather conditions associated with both Hurricane Helene and Milton.
g. The black staining at interior ceiling areas at the Dockers Building along recess light fixtures appears to be related to moist air being drawn out of the attic space through ceiling openings resulting in apparent mold and mildew conditions to form around light fixture openings. There was no visibly apparent evidence of moisture intrusion within the interior space that can be attributed to wind effects from Hurricane Helene or Milton.
h. The Lighthouse Tower was found to be intact with no visibly apparent evidence of damage conditions that would be attributable to wind effects from either Hurricane Helene or Milton.
i. The moisture intrusion along the backside of wood framing including plywood near the upper areas of the lighthouse structure and around window locations are conditions associated with long-term weathering effects from daily environmental conditions and effects that the Lighthouse Tower has been subject to and not conditions associated with wind effects from Hurricane Helene or Milton.
j. The dock areas at the property more likely than not have been inundated from the storm surge effects along Tampa Bay.
k. The displaced and dislodged guy bridge is attributed to the flooding from the passage of Hurricane Helene.
l. The missing and bent metal components of the roller assemblies more likely than not had been exacerbated by the flooding effects as a result of the storm surge that occurred following the passage of Hurricane Helene.
m. Three (3) Aquacal Autopilot Great Bad Booper pool water heaters were reported to have operational issues following the Event. HEA observed two of the pool heaters to have faults and one pool heater to not be operational. These conditions can be attributed to Hurricane Helene or Milton.

***

In summary, HEA's conclusions, including their opinions and observations regarding the property conditions coupled with site-specific weather information, some of the reported damage to covered property at the Insured location was related to Hurricane Milton. However, other reported damage to covered property was not the result of Hurricane Milton, as noted in the engineer's conclusions and supported by HEA's report attached herein.

As it relates to covered property damaged caused by Hurricane Milton, the Policy provides coverage for direct physical loss occurring during the coverage period to covered property as a result of an occurrence, unless excluded. The Insurer refers the Insured to the following Policy provisions that impact coverage for the Insured's Claim. The Policy provides, in pertinent part, as follows:

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SECTION I – COVERAGE AGREEMENTS

A. PROPERTY COVERAGE AGREEMENT

We will pay, subject to all the terms and conditions of this Coverage Form, for direct physical loss occurring during the **coverage period** to **covered property** as a result of an **occurrence**, unless excluded.

***

C. Limits of Insurance

1. Subject to all terms and conditions of the Coverage Form, the most we will pay for all loss, damage or costs to **real property** and **personal property** in any one **occurrence** is the applicable **limits of insurance** shown in the DECLARATIONS. The limit of insurance shown in the DECLARATIONS applies to all **real property** and **personal property** unless a separate limit, lower limit or reduced amount of insurance is indicated elsewhere in the Coverage Form. It is also agreed that any location listed on the **Schedule of the DECLARATIONS** with no value (USD 0) is not covered by the Property Coverage Agreement.

Based on HEA's conclusions, we note the following property damage related to Hurricane Milton:

PROPERTY COVERED SUBJECT TO ALL APPLICABLE LIMITS:

- The docks, including the guide bridge, and the component bumpers, rollers, boat lifts, appeared to have suffered from direct physical damage to property as a result of Hurricane Milton.
- The pool heaters appear to have suffered from direct physical damage to property as a result of Hurricane Milton.
- The North ceiling of the fitness center, near the east entrance suffered from moisture intrusion as a result of rain driven in from the winds of Hurricane Milton.
- There were direct physical damages associated from the effects from Hurricane Milton to the following:
    - Two televisions as referenced in the Nov. 2024, Premier Technologies, quote;
    - Irrigation systems near the Clubhouse, Mann's Harbor, Balibay and Admiral Point;
    - Entrance gate;
    - Basketball Court barrier;
    - Canopy; and
    - Pergola.

As it relates to covered property that did not sustain damage from Hurricane Milton, the Insurer refers the Insured to the following Policy provisions that impact coverage for the Insured's Claim. The Policy provides, in pertinent part, as follows:

***

SECTION III – EXCLUSIONS

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E. We will not pay for losses caused by or resulting from any of the following:

***

7. Loss attributed to:
   a. Wear and tear, deterioration, depletion, erosion, rust, corrosion, wet or dry rot, decay;
   b. Inherent vice, latent defect, or any quality in the covered property that causes it to damage or destroy itself;

***

   e. Settling, cracking, shrinking, bulging, or expansion of pavements, foundations, walls, floors, roofs or ceilings retaining walls or outdoor swimming pools;

***

12. Loss attributable to faulty, defective or inadequate;
   a. Construction, workmanship or material;
   b. Maintenance;
   c. Design, plan or specification;
   d. Zoning compliance;
   e. Developing, surveying or siting of buildings or structures during the course of construction or alterations; or,
   f. Compliance with building codes.

   But if a covered loss ensues, we will pay for that loss.

***

Pursuant to the above-quoted provisions, the Policy excludes coverage for losses caused by wear, tear, deterioration, inherent vice and latent defects, settling, cracking shrinking, expansion of foundations, walls, floors, roofs, or ceilings, along with any faulty, defective or inadequate construction, workmanship, and/or maintenance.

Based on conclusions as specifically contained within HEA's Engineering Report, the roof components, certain interiors and other portions of the subject buildings at the Insured Location did not sustain damage from the wind effects associated with Hurricane Milton. As a result, the Insurer determined that the reported damage to the roof components, certain interiors, and other portions of the subject buildings is not covered under the policy.

McLarens File 009.023748.MI
Harbor Bay CDD

Florida Insurance Alliance's coverage position is based on their understanding of the facts and information that the Insured has submitted and made available to date. In the event the Insured believes that Florida Insurance Alliance's understanding of the facts is incorrect and/or Harbor Bay Community Development District possesses any other relevant information, we request that the Insured provide the information as soon as possible for Florida Insurance Alliance's consideration.

We have prepared an itemized schedule of the repair costs presented by the Insured. As a result of the investigation, a payment in the amount of $ 186,581.88 is being issued to the Named Insured for the covered repair costs subject to, and in accordance with the terms of the policy.

The fact that this letter does not mention or comment upon other provisions, conditions, endorsements, or exclusions set forth in the Policy is in no way intended to be, and shall not constitute, a waiver or estoppel of the applicability of any provisions, conditions, endorsements, exclusions, or defenses that could exist, whether or not discussed herein. Nothing contained herein shall constitute a waiver or estoppel of any claims, rights, causes of action, rights of action, defenses, positions, or remedies possessed by Florida Insurance Alliance, all of which are specifically reserved.

Please be advised that no representative of McLarens, or of any other consultant retained on behalf of Insurers, has any authority either to bind Florda Insurance Alliance with respect to coverage, or to interpret, waive or alter any of the terms, conditions, or limitations of the Policy. All coverage determinations are reserved exclusively to Florida Insurance Alliance and are to be communicated either directly by Florida Insurance Alliance or by a letter authorized by Florida Insurance Alliance.

If you have any questions pertaining to this correspondence or any other aspect of the claim, please do not hesitate to contact the undersigned.

Very truly yours,

[Sent electronically]

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McLarens File 009.023748.MI
Harbor Bay CDD
[Sent electronically]

ENCLOSURES

1.) Halliwell Engineering Report
2.) Halliwell Moisture Assessment Report
3.) Halliwell Repair Estimate
4.) McLarens Statement of Loss

NOTICE: *"Pursuant to 817.234, Florida Statutes, any person who, with intent to defraud, or deceive any insurer or insured, prepares, presents, or causes to be presented a proof of loss or estimate of cost repair of damaged property in support of a claim under an insurance policy knowing that the proof of loss or estimate of claim or repairs contains any false, incomplete, or misleading information concerning any fact or thing material to the claim commits a felony of the third degree, punishable as provided in 775.082 – 775.084 Florida Statutes"*

HALLIWELL

February 20th, 2025

Mr. Anthony Allogia, Vice President
Senior Executive General Adjuster
McLarens
Phone: 305.773.9189
Email: Anthony.Allogia@mclarens.com

Mr. Judd Hart, Executive General Adjuster
McLarens
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Email: Judd.Hart@mclarens.com

DOCUMENT TYPE:	**INVEST – ENGINEERING REPORT**
Project Name:	Harbor Bay CDD
Location Address:	107 Manns Harbor Drive, Apollo Beach, FL 33572
Date of Loss:	October 09, 2024 (Hurricane Milton)
Carrier:	Refer to the Schedule of Insurance
Policy No:	Refer to the Schedule of Insurance
Claim No.:	Refer to the Schedule of Insurance
Client File No.:	TBD
Halliwell Project No.:	HEA. 006392.MI

I. INTRODUCTION AND PURPOSE

McLarens, on behalf of multiple carriers, requested that Halliwell Engineering Associates (Halliwell) perform an investigation of damage associated with a named weather event, Hurricane Milton (the Event) to a Resort Property. The loss location is the Resort Property located at 107 Manns Harbor Drive, Apollo Beach, FL 33572, identified as (the Property).

Mr. Athanasios Tom Marinos, PE, SI, and Mr. Jesus Rodriguez, PE performed the investigation on behalf of Halliwell.

The purpose of this investigation was to provide an engineering opinion within a reasonable degree of engineering probability as to the cause and origin of the damage conditions to the exterior building envelope components (Main and Dockers Building), the Lighthouse Tower Structure, the interior water intrusion conditions, and mechanical exterior/rooftop equipment at the resort along with the dock structures at the marina and determine if the damage conditions found were a result of the subject Event.

II. SCOPE AND METHODOLOGY

The scope of this investigation was based on visual observations of the existing conditions found at the Property. Halliwell was asked to review the conditions and determine the scope of damage conditions of the building roofs and exterior building envelope components to the Main and Dockers Buildings, the exterior walls and structural components of the Lighthouse Tower, the dock facilities at the marina along with the mechanical equipment at the subject property to determine if these components have been damaged as a result of weather effects from Hurricane Milton. In addition, Halliwell reviewed the condition of the property that may have been associated with weather effects from Hurricane Helene that occurred before the passage of Hurricane Milton.

These tasks were undertaken to provide an engineering opinion, with a degree of certainty, regarding the cause and origin of damage conditions to the building, structural and mechanical components of the Main and Dockers Buildings, the building and structural components of the Lighthouse Tower, and the structural components to the dock facilities at the subject property.

There was no destructive or non-destructive testing performed by Halliwell on the buildings, tower, and dock elements located at the property.

The conclusions in this report are representative of our visual observations and findings, coupled with our professional experience within a reasonable degree of engineering probability.

III. DESCRIPTION

The subject property is located at 107 Manns Harbor Drive, Apollo Beach, FL 33572. It is a Resort Facility located northwest of Tamiami Trail and north of Villemaire Road, in the City of Apollo Beach, Florida.

The main building at the property is a 2-story structure that has a combination hip, gable roof covered with metal standing seam roof panels. The Dockers Building is a 1-story structure that has a gable roof covered with metal standing seam roof panels. The Lighthouse Tower structure is composed of concrete masonry unit block and wood framing. There is a light fixture along the top of the Tower structure. The marina at the property is composed of floating dock modules and fixed dock sections. In addition, there are several boat lifts along the north section of the marina.

IV. DOCUMENTS REVIEWED

The documents reviewed as part of this investigation included the following:

a. Aerial photography from Pictometry.com of the subject Property.

b. Aerial photography from Google Earth Pro.

c. FSNOAA Gage 8726384 water elevation, Port Manatee, September 2024.

d. NOAA National Geodetic Survey, LIDAR-derived elevation contours, 2021.

e. Post-storm aerial imagery, NOAA/NGS, September 30, 2024.

f. Florida Building Code, 2023, 8th Edition.

V. ON-SITE INSPECTION

A site inspection was conducted at the subject Property by Halliwell on December 5th, 2024, to ascertain the conditions of the subject building envelope components, lighthouse tower structure, dock facilities, and mechanical equipment located at the subject property.

a. Visual Inspection Observations

The following is a summary of Halliwell's observations made during the site inspection. Photographs depicting the conditions associated with these observations are found in Appendix A. Refer to Photos A and B in Appendix A for a general aerial view of the structures within the property.

The individuals present at the inspection were the following:

- Mr. Mark Isley, Field Operations Manager: The Mira Bay Club
- Mr. Judd Hart, Executive General Adjuster: McLarens
- Mr. Kevin Stanley, Construction Consultant: Halliwell
- Mr. Patrick Lenk, Industrial Hygienist: Halliwell
- Mr. Jonathan Clements, Construction Consultant: Halliwell
- Ms. Maritza Perez Hearst, Construction Consultant: Halliwell
- Mr. Jesus Rodriguez, PE, Senior Forensic Mechanical Engineer: Halliwell
- Mr. Athanasios Tom Marinos, PE, SI, Senior Forensic Civil/Structural Engineer: Halliwell

Building/Structural:

Main Building:

1. The roof is a sloped combination gable/hip roof covered with metal standing seam panels.
2. The roof was covered with tarps during Halliwell's inspection.
3. There was no access to the roof covering during Halliwell's inspection.
4. Along the exterior rear patio area along the second floor, there were several tongue and groove planks along the ceiling that were observed to have been dislodged.
5. Access to the attic space above the gym area was obtained through a mezzanine area from the second-floor level.
6. Roof framing above the mezzanine/fitness area was observed to be wood pre-fabricated trusses forming the gable roof.
7. There was visible evidence of past repairs performed to the ceiling areas above the rear canopy area where the tongue and groove planks were observed to have moisture damage conditions accessed and observed through the attic space of the upper roof level catwalks.
8. There was no visibly apparent evidence of moisture stains along the underside plywood sheathing at the roof trusses above the mezzanine/fitness area.
9. There were some moisture stains observed along a drip ceiling panel at the entrance of the mezzanine. HVAC lines and diffuser were directly above and around the vicinity of the stained drop ceiling panel.
10. There was some staining around ceiling diffusers in the Meeting Room.
11. The mezzanine area was equipped with mechanical units having drain pans.

12. There was moisture staining and evidence of past repairs to the ceiling areas of the fitness room located below the vicinity of the mezzanine area.
13. In addition, there were paint peeling damage conditions along the fitness room ceiling area located in a lower gable roof section where the mezzanine area does not extend over the fitness room.
14. The anaerobic room ceiling drywall was observed to be separating. In addition, the crown molding along the perimeter of the room was observed to also be separating along the seam joints.

The Dockers Building:

15. There was no visibly apparent evidence of moisture stains on the ceilings of the building.

Lighthouse Tower Structure:

16. The structure was observed to be composed of a combination of concrete masonry unit block walls along the lower end of the tower and 2x8 wood framing along the upper tower areas above the metal exterior platform.
17. The exterior finishing of the walls was observed to have a painted stucco finish. There was some staining observed below decorative metal frames attached to windows. In addition, there were some hairline horizontal cracks observed along the exterior face of the wall. The staining was along exterior wood framed sections of walls.
18. Sections of the roof covering, metal standing seam panels, were observed to have corrosion.
19. The metal elevated platform located along the exterior perimeter of the tower was observed to have corrosion along the underside.
20. The interior face of the plywood adjacent to the windows was observed to have black staining suggesting mold and long-term moisture intrusion.
21. The wood framing composing the light fixture structure on top of the tower was observed to be deteriorated and degraded from wood decay.
22. The top wood plate at the light fixture was observed to be deteriorated and degraded.
23. Sections of the wood framing near the top of the tower were observed to have been previously repaired by sistering 2x wood sections.

Floating and Fixed Dock Structures:

24. The dock structures were observed to be floating systems guyed on timber piles to the south side with one fixed dock along the north side of the marina.
25. The timber piles were observed to wobble when pushed laterally.
26. The pile guide rollers along the floating dock segments were observed to have cracked rubber rollers supported along an aluminum boxed frame attached to the side of the floating dock module.
27. Some of the steel framing a part of the roller guide assemblies were observed to be missing and some were observed to be drooping to one side.
28. The rubber assembly bumpers with the wood fascia board along the perimeter sides of the floating dock modules were observed to be partially dislodged.
29. The wood decking on the floating dock modules was observed to be aged, and in a weathered condition. The finishing of the wood decking does not appear to have been maintained and protected from weather conditions.
30. There was a boat lift having 2 motors and guy cables. Halliwell did not have the opportunity to verify the operation of the boat lift. The boat platform was observed not to be level.

31. The guy bridge that had been located between the fixed dock section and the floating platform was observed to have collapsed into the water.

Mechanical Equipment Components:

32. Refer to the spreadsheet in Appendix D regarding imagery, observations, and recommendations.

VI. ADDITIONAL FINDINGS

a. Based on the review of historical aerial imagery dated August 3rd, and October 17th, 2024, the following can be ascertained:

- There was no visibly apparent evidence depicted on the aerials that would suggest that the roof covering on the Main Building has been uplifted, dislodged, and/or displaced when comparing pre and post aerial imagery.
- There was a missing blue stretched canvas awning over the pool equipment area adjacent to the Dockers Building that was depicted to be missing when comparing the pre and post aerial imagery.
- The guy bridge along the north end of the marina was observed to have been displaced partially into the water from its original position.

VII. METEOROLOGICAL DATA

Hurricane Helene transited the Gulf of Mexico offshore to the west of the subject property, before making landfall in the Big Bend region of Florida, in the vicinity of Perry, as a Category 4 Hurricane with maximum sustained winds of approximately 140 mph on September 26, 2024.

Halliwell researched nearby wind observations, preliminarily, during the period Hurricane Helene impacted the vicinity of the subject property. Florida Severe Weather Network Station Hillsborough, in Ruskin, Florida, approximately 2.75 miles southeast of the subject property, observed a peak wind gust of 32 mph from the east-southeast on September 26, 2024, at 9:30 PM EDT. Halliwell has included a graphic of a preliminary analysis from the National Weather Service of peak wind gust observations in the vicinity of the subject property during Hurricane Milton (see Figure 1 in Appendix C). The National Hurricane Center is expected to release final reporting on Hurricane Helene during late-spring 2025; all weather observations should be considered preliminary pending final reporting.

Though tracking well offshore, Helene impacted Tampa Bay and the Gulf Coast with a significant storm surge. Halliwell researched water elevations along Tampa Bay, in the vicinity of the subject property following Hurricane Helene, in September 2024. NOAA operates a long-term tidal gage approximately 11 miles south of the subject property, gage 8726384, Port Manatee, Florida. Following the passage of Hurricane Helene, storm tide levels in Tampa Bay were elevated as a result of storm surge into the bay. The NOAA Port Manatee gage observed a peak elevation of Tampa Bay of 6.62 feet NAVD88 at 12:12 AM EDT on September 27, 2024 (see Figure 2 in Appendix C).

Halliwell researched the grade elevation of the subject property and found the elevation of a possible seed line (debris remaining after the water recedes), between 6 and 7 feet NAVD88 (see Figure 3 in

Appendix C). Halliwell therefore preliminarily estimates that the elevation of the storm surge at the subject property was approximately the elevation observed at NOAA gage 8726384, 6.62 feet NAVD88.

Hurricane Milton made landfall along the west-central Florida peninsula coast as a Category 3 hurricane and brought devastating impacts along its path. Prior to landfall, numerous tornadoes moved across the peninsula. From the nearby weather stations at Albert Whitted Airport (ASOS), approximately 12.8 miles west of the subject property, the maximum sustained wind speeds were recorded to be 67 mph while the maximum wind gusts were reported to have been 101 mph from the north, northeast while the weather stations within 7 miles south of the subject property reported maximum wind gusts of 52 and 62 mph during Hurricane Milton. Taking the average of the three reported gusts, the average maximum wind gusts within the vicinity of the property can be preliminarily approximated to have been 72 mph.

VIII. DISCUSSION and ANALYSIS

Based on the preliminary weather analysis review determined through reported weather data from the Florida Severe Weather Network Station Hillsborough, in Ruskin, Florida, approximately 2.75 miles southeast of the subject property, observed a peak wind gust of 32 mph from the east-southeast on September 26, 2024, at 9:30 PM EDT. The average maximum wind gusts associated with Hurricane Milton in the vicinity of the property were calculated to have been preliminarily approximately 72 mph.

The roofs along the Main and Dockers Buildings were tarped during Halliwell's inspection but based on the comparison review of historical aerial imagery pre and post date of loss, there was no visibly apparent evidence depicted on the aerial imagery that would suggest the metal roof panels became loose, dislodged and/or displaced as a result of wind effects from Hurricane Helene or Milton.

The conditions observed to the ceiling wood tongue and groove planks along the rear patio canopy along the second floor of the Main Building are associated with long-term moisture conditions based on the repair work associated with the substrate conditions found above this area from the roof attic access. There were past repairs evident to the plywood sheathing and possibly wood truss members over this area of the rear patio canopy. From historical aerial imagery, there was no visibly apparent evidence of the metal roof panels being uplifted, dislodged, or displaced over this area.

The conditions found in the ceiling drywall around diffusers in the Meeting Room more likely than not are related to the air conditioning of the space and the condensation that forms around the cold diffusers during the operation of the HVAC equipment and the ambient conditions of the interior space. There was no visibly apparent evidence of moisture intrusion from the roof structure above these ceiling areas.

The conditions found in the south areas of the ceiling drywall in the Fitness room were found to be below the Mezzanine area on the second floor. The Mezzanine area houses HVAC and water heater tanks that have the potential and the possibility to leak. There were drain pans observed under mechanical equipment that exhibited corrosion. There were drain pans below the water heaters that did not have the means to consider the impacts of overflow on the pans. The damage to the south areas of the ceiling drywall in the Fitness room is not a condition associated with the weather effects from Hurricane Helene or Milton. The conditions found in the north area of the Fitness room fronting the east entrance are more likely than not associated with moisture intrusion from the roof. Above this damaged ceiling area, there is a gable roof that intersects with the main gable roof. The intersection of this roof has a flashed area that more likely than not resulted in moisture intrusion to infiltrate

through. The entire roof of the Main Building was tarped, thus Halliwell did not have the opportunity to review the conditions of the metal roof panels over this area but based on historical aerial imagery, the roof panels do not appear to exhibit dislodgement or displacement. Conditions of the flashing may be subtle to be depicted in aerial imagery. Access to the underside of the plywood roof sheathing below this intersection of the roof was not accessible up close to detect moisture staining. There was no other possible causation as to the moisture damage conditions to the ceiling drywall along this north area of the Fitness Room, thus Halliwell considers this damage as being attributed to weather conditions associated with both, Hurricane Helene and Milton.

The black staining at interior ceiling areas at the Dockers Building along recess light fixtures appears to be related to moist air being drawn out of the attic space through ceiling openings resulting in apparent mold and mildew conditions forming around light fixture openings. The roof at the Dockers Building was tarped. In addition, there was no accessible access to the attic space of the Dockers Building. Moist air is being drawn into the interior space as a result of the means and methods used in conditioning the space. There was no visibly apparent evidence of moisture intrusion within the interior space that can be attributed to wind effects from Hurricane Helene or Milton.

The Lighthouse Tower was found to be intact with no visibly apparent evidence of damage conditions that would be attributable to wind effects from either Hurricane Helene or Milton. There was evidence of moisture intrusion along the backside of wood framing including plywood near the upper areas of the lighthouse structure and around window locations. There was some staining found along the exterior surfaces of the painted stucco finish below the upper window areas. The staining was found below areas of the windows where metal bars were present. The staining more likely is a result attributed from the metal bars surrounding the windows. These conditions are associated with long-term weathering effects from daily environmental conditions and effects that the Lighthouse Tower has been subject to and not conditions associated with weather effects from Hurricane Helene or Milton.

Following the passage of Hurricane Helene, storm tide levels in Tampa Bay were elevated as a result of storm surge into the bay. The NOAA Port Manatee gage observed a peak elevation of Tampa Bay of 6.62 feet NAVD88 at 12:12 AM EDT on September 27, 2024. From USPS contour maps grade elevations at the location of the dock and embankment areas were estimated to be in the range of 0 to 6 feet. It appears that the dock areas at the property more likely than not, have been inundated from the storm surge effects along Tampa Bay. As a result of the elevated water levels, the floating dock modules more likely than not had been elevated including the guy bridge structure. Since the guy bridge structure is designed to accommodate minor elevation differences, elevations of over 3 feet more likely than not had dislodged and displaced the guy bridge into the water. The conditions associated with the roller assemblies along pile locations appear to be related to age and general weathering, particularly the rubber materials of the rollers. The missing and bent metal components of the roller assemblies more likely than not had been exacerbated by the flooding effects as a result of the storm surge that occurred following the passage of Hurricane Helene.

IX. CONCLUSIONS AND OPINIONS

Based on the available information provided, the results of Halliwell's site inspection, field area observations, findings, and the conditions present, coupled with Halliwell's knowledge of construction, along with Halliwell's professional opinion and judgment within a reasonable degree of engineering probability, we draw the following conclusions associated with the damage conditions to the Main and Dockers building envelope components, Lighthouse Tower structure, the dock facilities and exterior

exposed mechanical component and equipment at the subject property that has been the subject of this investigation:

a. The subject property was impacted by Hurricane Helene and Milton with maximum wind gusts that were preliminarily reported to be 32 miles per hour and an average of 72 mph respectively.
b. From the comparison review of historical aerial imagery pre and post-date of loss, there was no visibly apparent evidence depicted on the aerial imagery that would suggest the metal roof panels became loose, dislodged, and/or displaced as a result of wind effects from Hurricane Helene or Milton.
c. The conditions observed to the ceiling wood tongue and groove planks along the rear patio canopy along the second floor of the Main Building are associated with long-term moisture conditions based on the repair work associated with the substrate conditions found above this area from the roof attic access
d. The conditions found in the ceiling drywall around diffusers in the Meeting Room more likely than not are related to the air conditioning of the space and the condensation that forms around cold diffusers during the operation of the HVAC equipment and the conditioning of the interior space daily. There was no visibly apparent evidence of moisture intrusion from the roof structure above these ceiling areas.
e. The damage conditions to the south areas of the ceiling drywall in the Fitness room are not a condition associated with the weather effects from Hurricane Helene or Milton.
f. The conditions found in the north area of the Fitness room fronting the east entrance are more likely than not associated with moisture intrusion from the roof, thus Halliwell is considering this damage as being attributed to weather conditions associated with both Hurricane Helene and Milton.
g. The black staining at interior ceiling areas at the Dockers Building along recess light fixtures appears to be related to moist air being drawn out of the attic space through ceiling openings resulting in apparent mold and mildew conditions to form around light fixture openings. There was no visibly apparent evidence of moisture intrusion within the interior space that can be attributed to wind effects from Hurricane Helene or Milton.
h. The Lighthouse Tower was found to be intact with no visibly apparent evidence of damage conditions that would be attributable to wind effects from either Hurricane Helene or Milton.
i. The moisture intrusion along the backside of wood framing including plywood near the upper areas of the lighthouse structure and around window locations are conditions associated with long-term weathering effects from daily environmental conditions and effects that the Lighthouse Tower has been subject to and not conditions associated with wind effects from Hurricane Helene or Milton.
j. The dock areas at the property more likely than not have been inundated from the storm surge effects along Tampa Bay.
k. The displaced and dislodged guy bridge is attributed to the flooding from the passage of Hurricane Helene.
l. The missing and bent metal components of the roller assemblies more likely than not had been exacerbated by the flooding effects as a result of the storm surge that occurred following the passage of Hurricane Helene.
m. Three (3) Aquacal Autopilot Great Bad Booper pool water heaters were reported to have operational issues following the Event. HEA observed two of the pool heaters to have faults and one pool heater to not be operational. These conditions can be attributed to Hurricane Helene or Milton.

X. LIMITATIONS

Our professional analysis and opinions contained within this report are based upon, and therefore limited to, the information available to us at this time and the scope of our investigation as described herein. We reserve the right to amend this report if and when previously unknown or unseen conditions are discovered, or additional information becomes available to us.

Following your review of this report, please contact me with any questions, comments, and/or directives you may have. Thank you.

Halliwell Engineering Associates, LLC
Florida Certificate of Authorization No. EB. 36024

Athanasios Tom Marinos, P.E., S.I.
Digitally signed by Athanasios Tom Marinos, P.E., S.I.
Date: 2025.02.20 08:16:23 -05'00'

Building/Structural

Athanasios Tom Marinos State of Florida, Professional Engineer, License No. 51562

This report has been electronically signed and sealed by Athanasios Tom Marinos, PE, SI as dated on this document using a Digital Signature.
Printed copies of this document are not considered signed and sealed, and the signature must be verified on any electronic copies.

Jesus Rodriguez, P.E.
Digitally signed by Jesus Rodriguez, P.E.
Date: 2025.02.20 18:52:35 -05'00'

Mechanical

Jesus R. Rodriguez State of Florida, Professional Engineer, License No. 57578

This report has been electronically signed and sealed by Jesus R. Rodriguez, PE as dated on this document using a Digital Signature.
Printed copies of this document are not considered signed and sealed, and the signature must be verified on any electronic copies.

cc: File, HEA Cloud

APPENDICES

A. Imagery of Property
B. Historical Aerial Imagery
C. Weather Supporting Information
D. Imagery of Property/Mechanical Equipment, Observations, and Recommendations

APPENDIX A

Photographs of Property

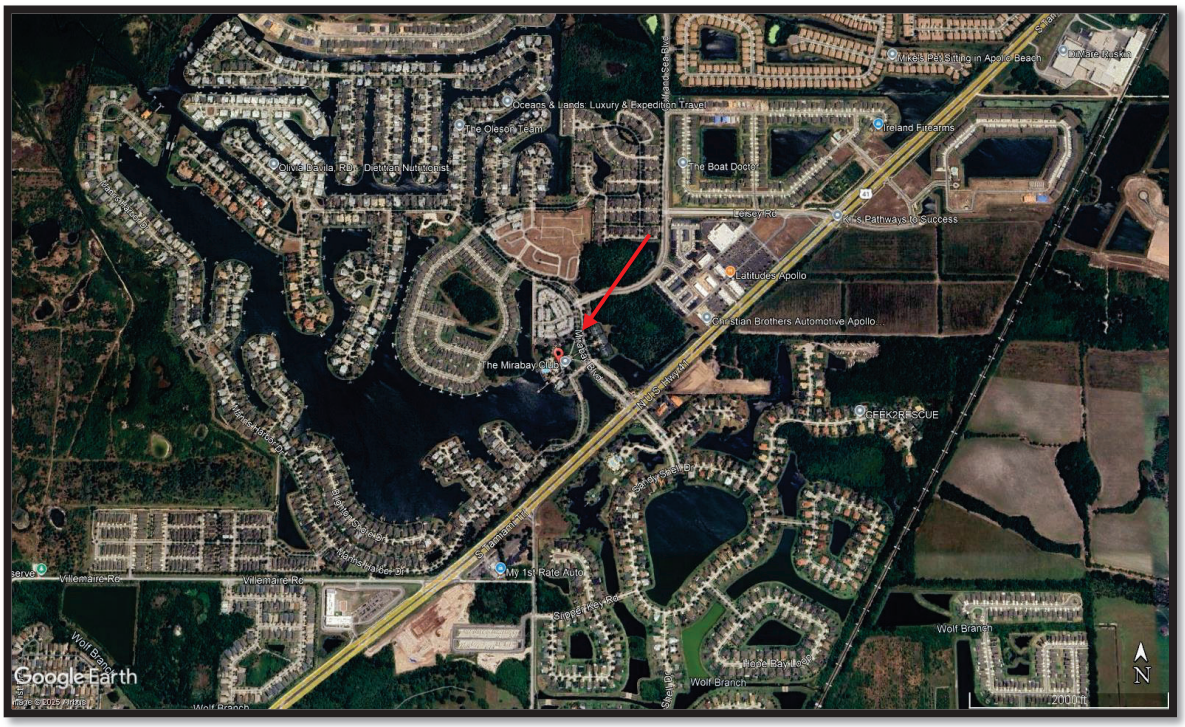


Photo A View of the subject property location (Google Earth Pro).

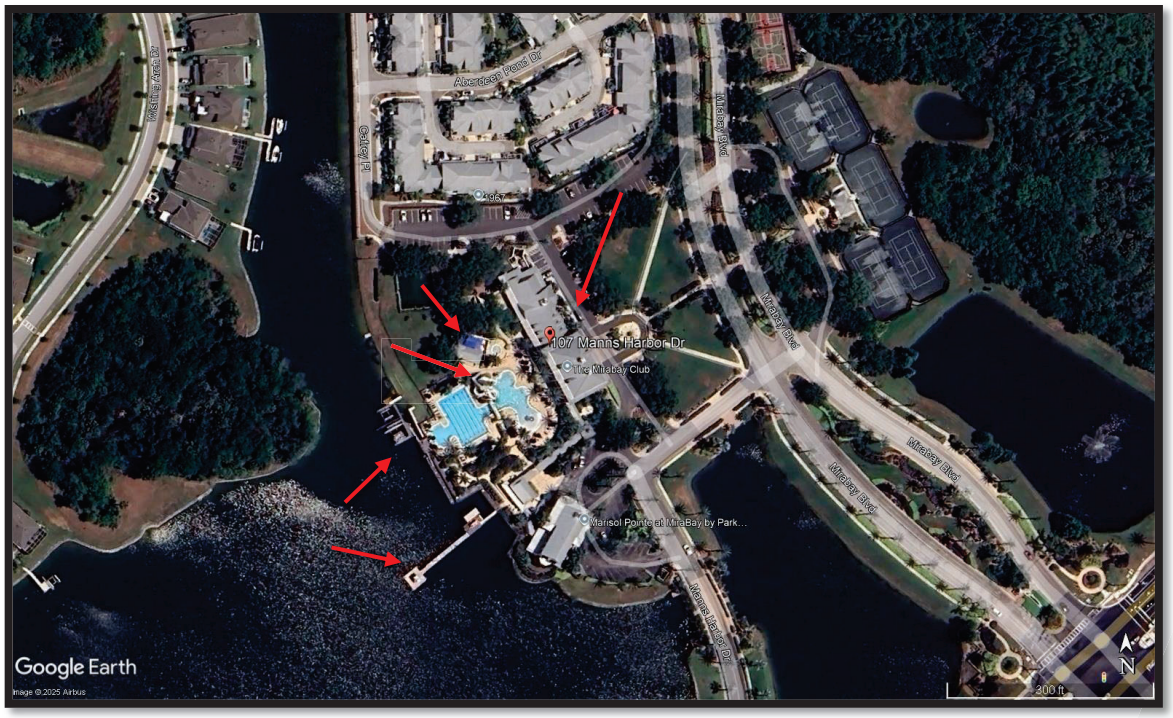


Photo B Close-up view of the subject buildings, tower, and docks at the property. Arrows depict the location of each of the structures inspected as part of this investigation (Google Earth Pro).

Photo 1 View of the Main building at the subject property.

Photo 2 View of the rear patio canopy along the second floor depicting damage conditions to the wood tongue and groove planks along the ceiling.

Photo 3 View the Mezzanine area along the second floor above the Fitness Center.

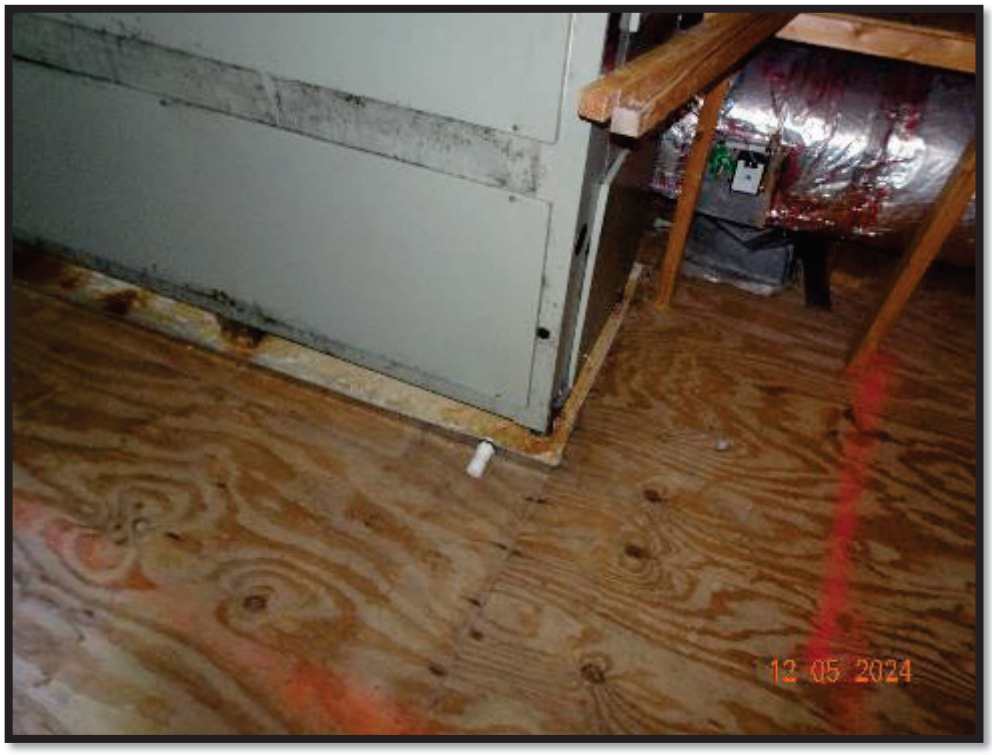


Photo 4 View of drain pans along the bottom of mechanical equipment in the Mezzanine area.

Photo 5 View of drain pans along the bottom of mechanical equipment in the Mezzanine area.

Photo 6 View of drain pans along the bottom of water tanks in the Mezzanine area. Note drain pans do not have an overflow pipe.

Photo 7 View of wood truss framing within the Mezzanine area. No visibly apparent evidence of water stains on the underside of the plywood sheathing to suggest moisture intrusion from the roof.

Photo 8 View of wood truss framing within the Mezzanine area. No visibly apparent evidence of water stains on the underside of the plywood sheathing to suggest moisture intrusion from the roof.

Photo 9 View of wood truss framing within the Mezzanine area. No visibly apparent evidence of water stains on the underside of the plywood sheathing to suggest moisture intrusion from the roof.

Photo 10 View of wood truss framing within the Mezzanine area. No visibly apparent evidence of water stains on the underside of the plywood sheathing to suggest moisture intrusion from the roof.

Photo 11 View of stain along ceiling drywall along the entrance of the Mezzanine area.

Photo 12 View of stain along ceiling diffuser along the ceiling at the entrance to the Mezzanine area.

Photo 13 View of the underside of plywood above the ceiling area that was observed to have some stains. No visibly apparent evidence of water intrusion from the roof. Stains possibly from HVAC ducts and equipment.

Photo 14 View of stains along linear diffusers along the ceiling in the Meeting Room.

Photo 15 View of damage conditions along ceiling drywall in Fitness Center. Area outside of Mezzanine footprint.

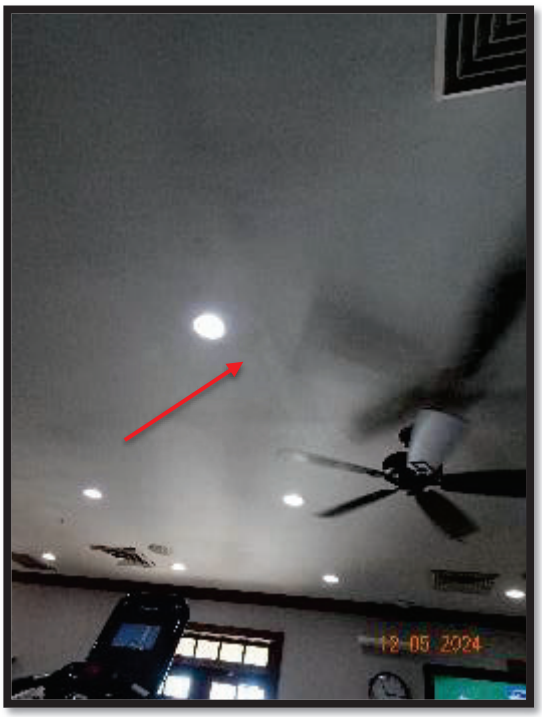


Photo 16 View of repairs to ceiling drywall in Fitness Center. The area below the Mezzanine.

Photo 17 View of the front entrance to The Dockers Building. Note roof was also covered with a tarp.

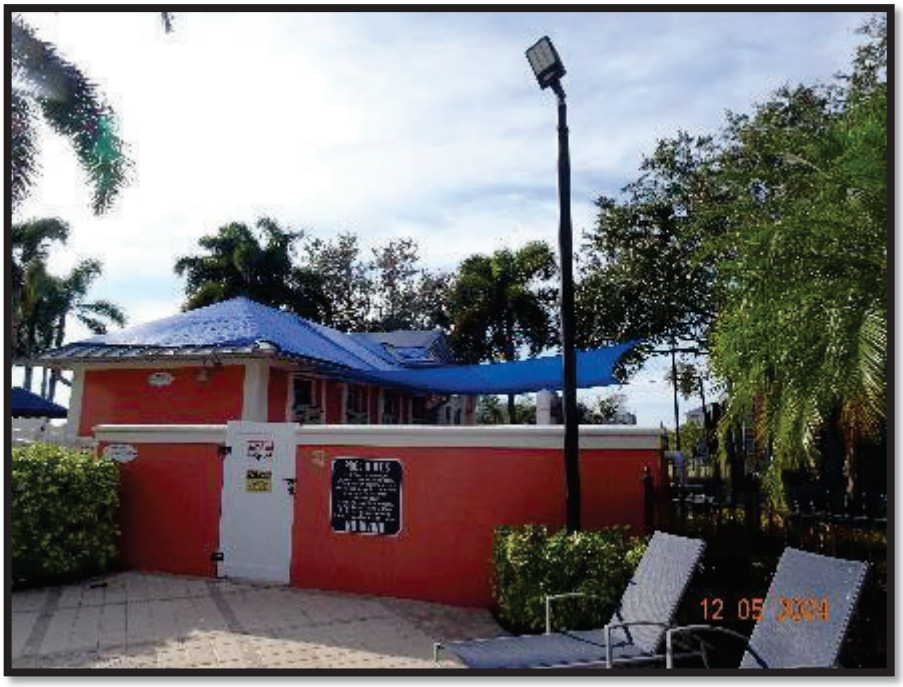


Photo 18 View of the south side elevation of the Dockers Building.

Photo 19 View of black staining around recess light fixtures at the ceiling in the Dockers Building.

Photo 20 Additional view of ceiling area in the Dockers Building.

Photo 21 Additional view of the ceiling area in the Dockers Building.

Photo 22 View of the lighthouse tower structure.

Photo 23 View of wood framed wall with concrete masonry unit blocks below.

Photo 24 View of interior surfaces of framed wall of Lighthouse Tower. Note black substance stains along the face of plywood and some of the wood framing.

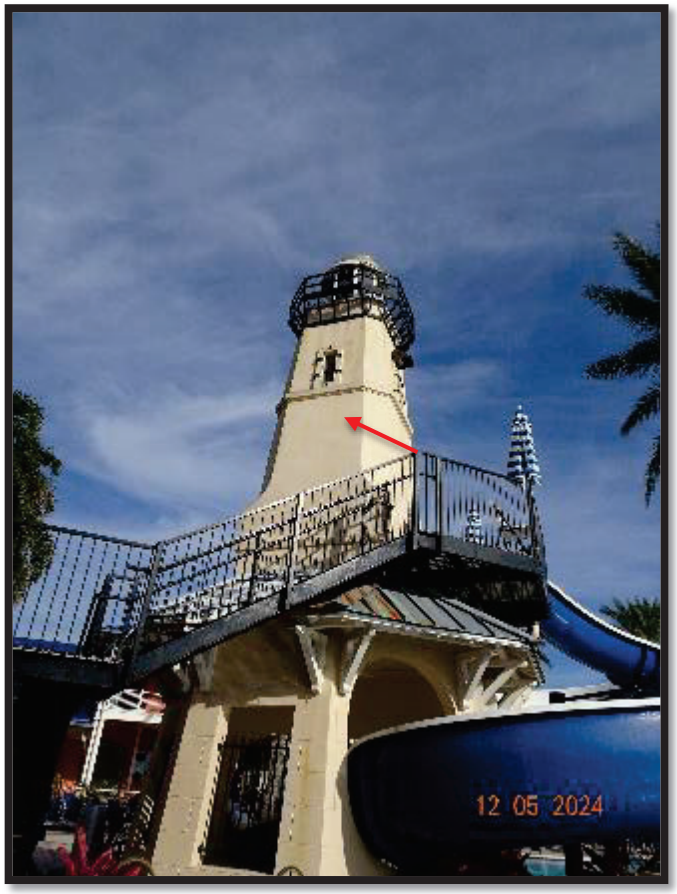


Photo 25 View of stains along the exterior face of painted stucco finish below metal bars around windows.

Photo 26 View of damage conditions to vinyl grill along the exterior side of the tower wall. Vinyl was observed to be brittle.

Photo 27 View of the floating dock system along the south end of the marina.

Photo 28 View of fixed dock systems along the north end of the marina.
\

Photo 29 View of the boat lift stations along the north end of the marina. The arrow depicts the location of the guy bridge that collapsed into the water.

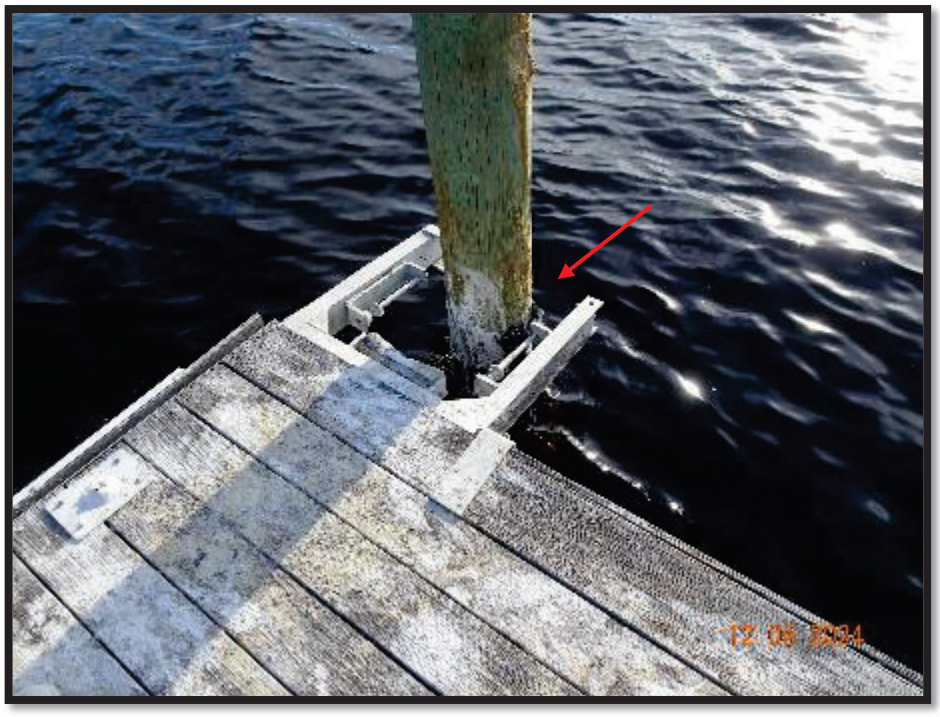


Photo 30 View of missing metal channel section along one of the roller pile guides. Also, note the missing rubber rollers.

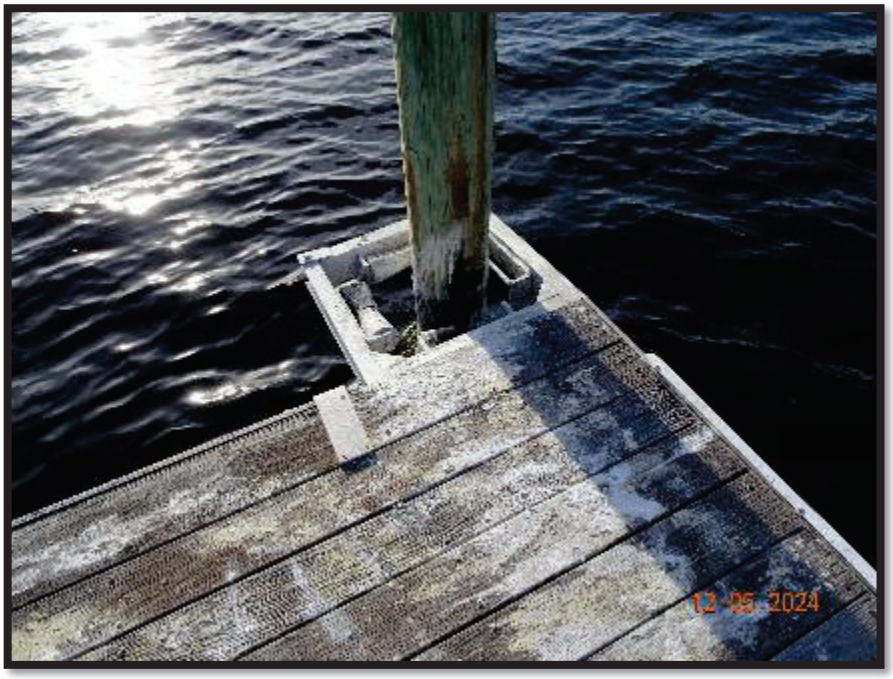


Photo 31 View of roller pile guide with one missing rubber roller. Existing rubber rollers were observed to be degraded and deteriorated.

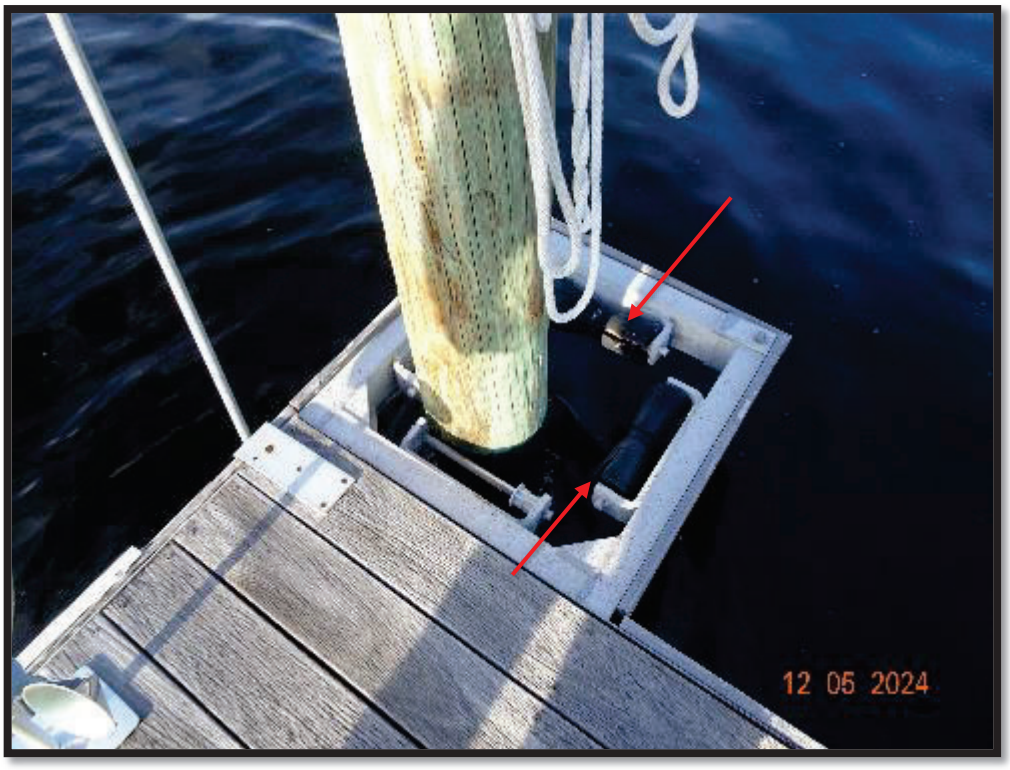


Photo 32 View of roller pile guide with two missing rubber rollers and remaining black rollers having a longitudinal crack.

Photo 33 View of timber pile through a roller pile guide with missing rubber rollers.

Photo 34 View of roller pile guide within the dock perimeter missing rubber rollers.

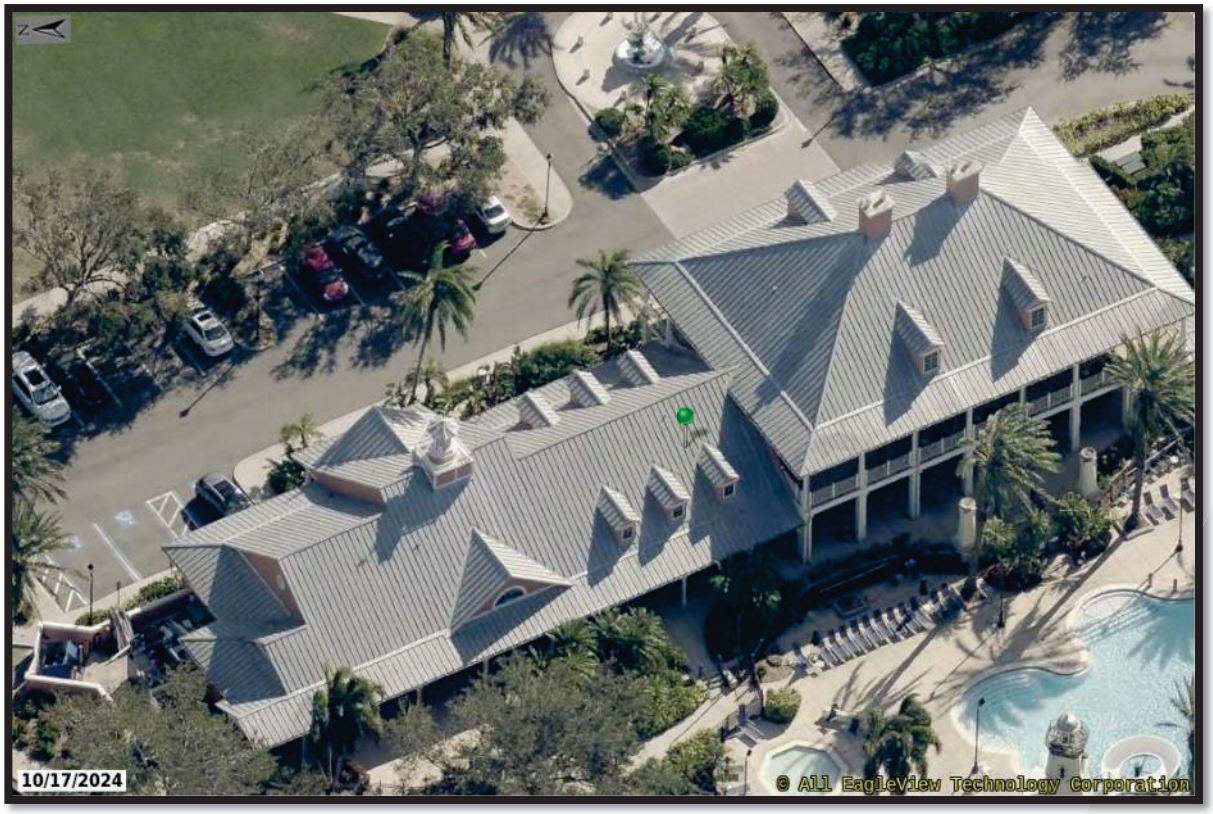
Photo 35 View of rubber bumpers loose.

Photo 36 View of rubber bumper with fascia board observed to be loose.

APPENDIX B

Historical Aerial Imagery

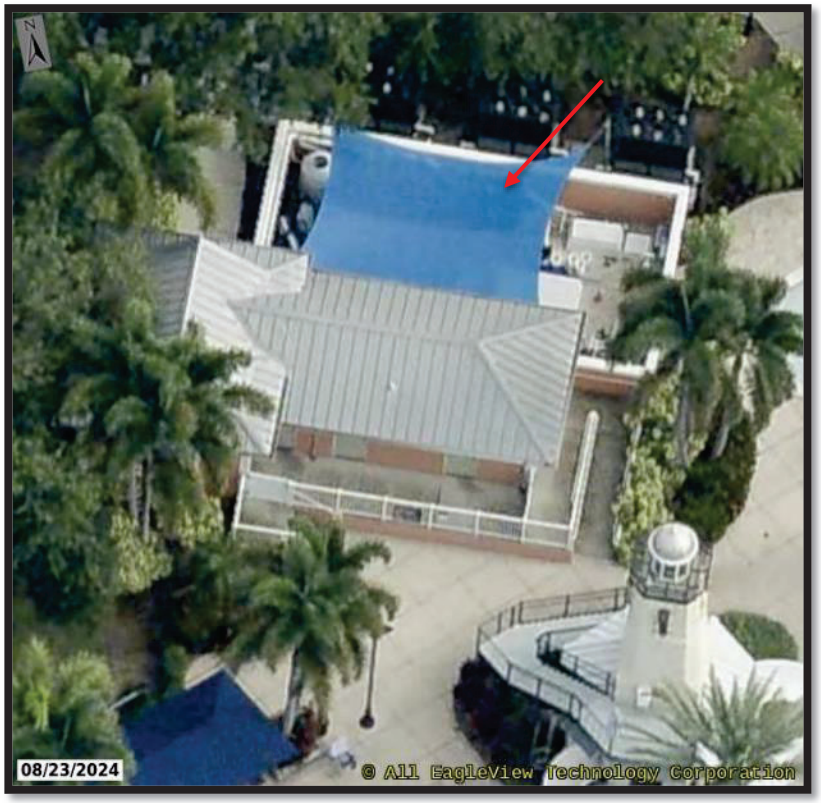
Aerial 1 View of th esubject property location (Pictometry).



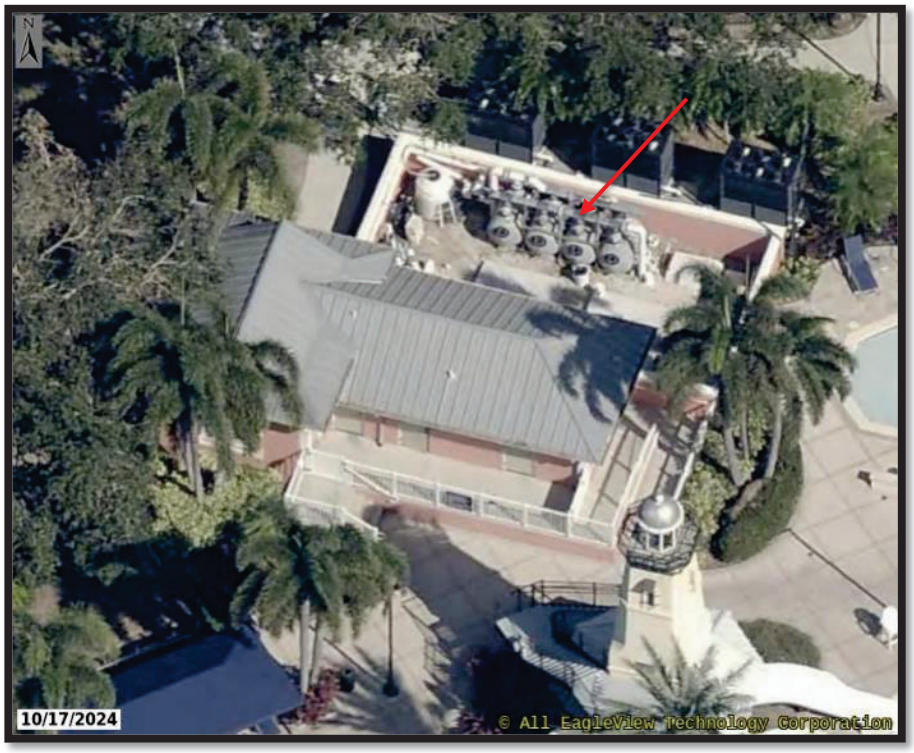
Aerial 2 View of the subject property location (Pictometry).

Aerial 3 View of the subject property location (Pictometry).

Aerial 4 View of the subject property location (Pictometry).



Aerial 5 View of the subject property location (Pictometry).



Aerial 6 View of the subject property location (Pictometry).

APPENDIX C

Supporting Weather Information

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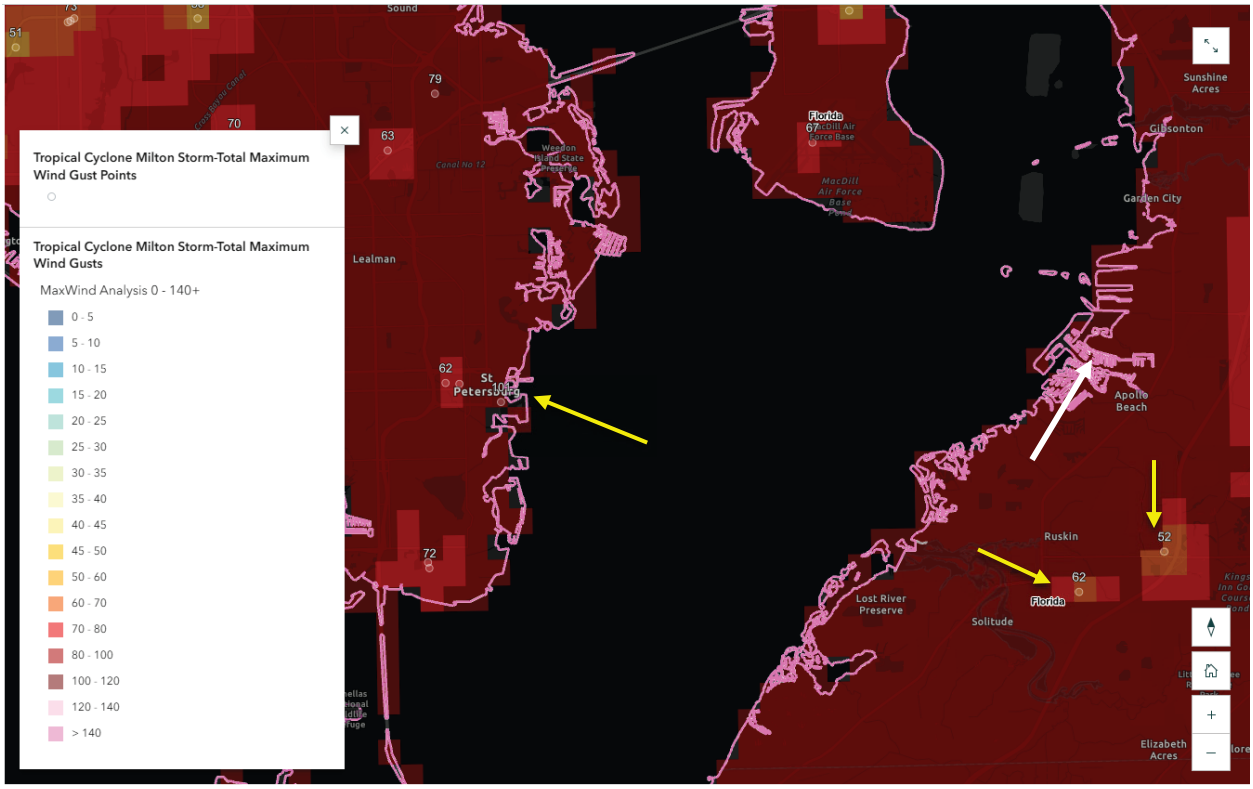


Figure 1: National Weather Service preliminary analysis of peak wind gust observations in the vicinity of the subject property during Hurricane Milton. White arrow depicts location of subject property while yellow arrows depict weather stations that were considered in calculating the average maximum wind gusts within the vicinity of the property.

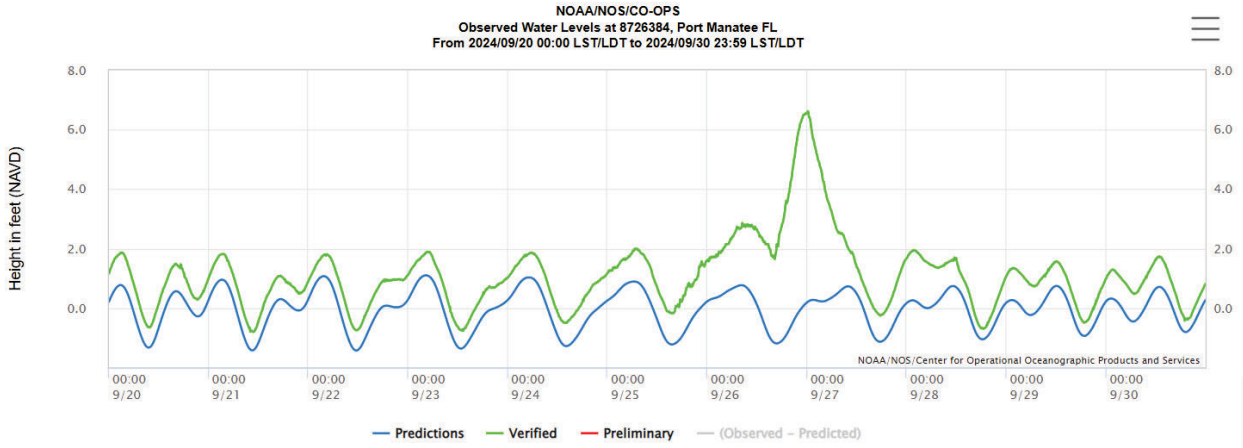


Figure 2: Elevation of Tampa Bay at NOAA gage 8726384, Port Manatee, Florida, around the impact of Hurricane Helene. The peak elevation of the gage was 6.62 feet NAVD88, at 12:12 AM EDT, September 27, 2024.

Figure 3: NOAA/NGS LIDAR-derived elevation contours in the vicinity of the subject property, overlaid on post-storm NOAA/NGS imagery, dated September 30, 2024.

APPENDIX D

Imagery of Property/Mechanical Equipment, Observations and Recommendations

Photo 1 Typical frame-mounted condensing unit.

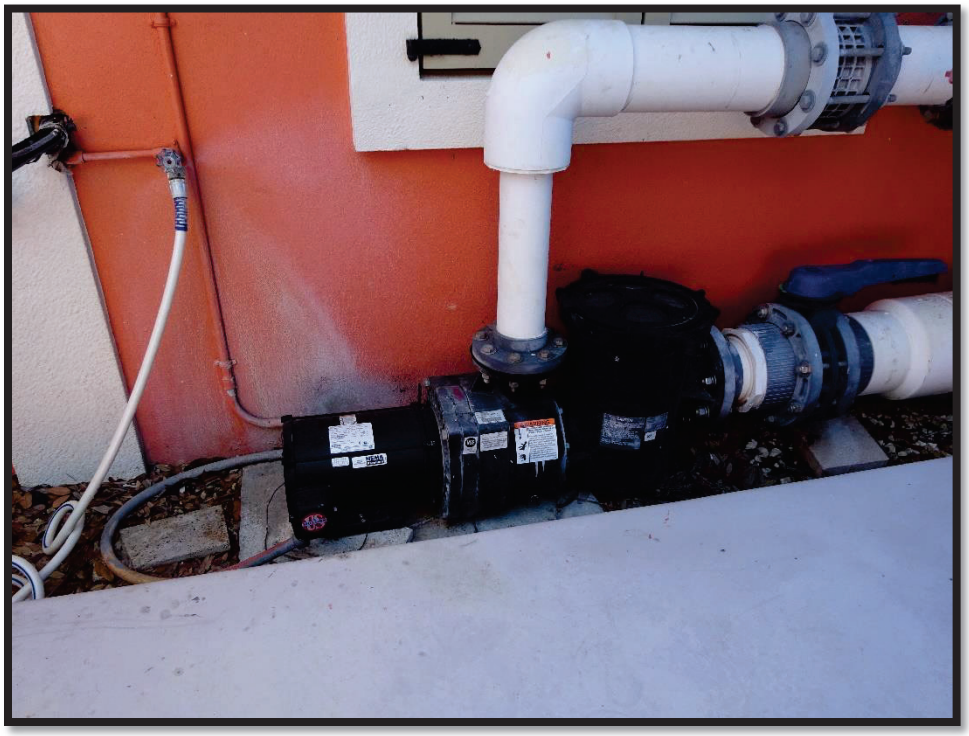


Photo 2 Typical floor-mounted pool filter pump.

Photo 3 Typical floor-mounted horizontal sand filter.

Photo 4 Chemical metering pumps.

Photo 5 Wall-mounted water quality controller.

Photo 6 Typical pool heat pump heater/cooler.

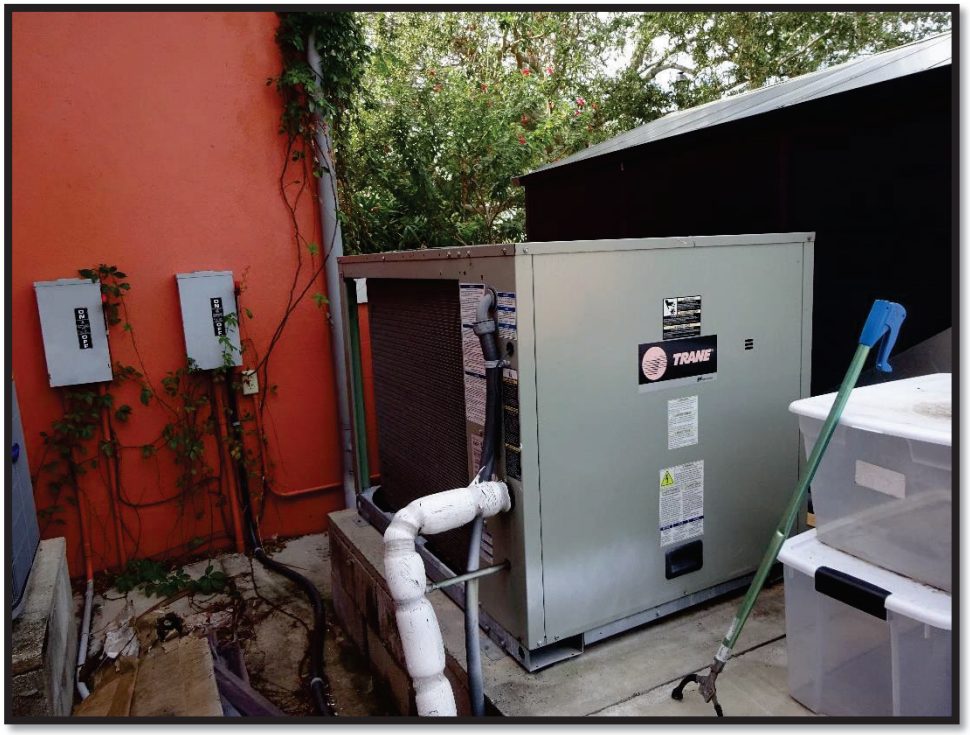


Photo 7 Typical floor-mounted condensing unit.

Photo 8 Typical floor-mounted mini split condensing unit.

Photo 9 Typical interior horizontal air handling unit.

Photo 10 Typical interior vertical air handling unit.

#	Location	Description	Nameplate Date	HEA Comments	HEA Recommendations
1	pool	condensing unit	Carrier: M# N4A336GHB200, S# 2446	no observable damage	service, and startup
2	pool	pool filter pump	Nidec electric motor: M#DB01, 15 HP	no observable damage	service and startup of pool chemical treatment, filtration, and pumping system
3	pool	4 - horizontal sand filter, fiberglass tank typ.	Pentair	no observable damage	
4	pool	pool filter pump	Nidec electric motor: M#DB01, 15 HP	no observable damage	
5	pool	pool filter pump	Sta-Rite Max-E-Pro pump: M#P6RA6C-207L, motor: M#196251, 2 HP	piping partially disassembled for service	
6	pool	pool filter pump	Nidec electric motor: M#DB01, 15 HP	no observable damage	
7	pool	pool filter pump	Nidec electric motor: M#__A96, 5 HP	no observable damage	
8	pool	pool filter pump	Century, motor: CAT#B2853, S# 18CH, 1 HP	no observable damage	
9	pool	chemical station	2 - Stenner metering pumps: M# 45MJL5A1S, Hayward CAT 4000 water quality controller	no observable damage	
10	pool	pool filter pump	Century, motor: M#C48J2PA105, S# 23TH, 3/4 HP	no observable damage	
11	pool	pool filter pump	Century, motor: CAT#B2858, ~1 HP	no observable damage	
12	pool	3 - pool heaters	Aquacal Autopilot Great Bad Booper: -M# 500BRDSBPA, S# 0599 -M# 500BRDSBPA, S# 0597 -M# 500BRDSBPA, S# 0598	unit status: - low pressure fault, dirty coil, scrapes on coil - bad compressor reported, unit offline, dirty coil, scrapes on coil - unit running	service and startup: - repair refrigerant circuit, clean and comb coil - remove and replace unit - clean and comb coil
13	exterior	condensing unit	Carrier: M# 24ABB360A520, S# 3485	no observable damage	service, and startup
14	exterior	condensing unit	Carrier: M# 24ABB360A520, S# 0204	no observable damage	service, and startup
15	exterior	condensing unit	Trane: M# TTA12043CAB00AE0, S# 82YA, date 12-19	no observable damage	service, and startup
16	exterior	condensing unit, CU-6	Carrier: M# 24HCE460A500, S# 3159	no observable damage	service, and startup
17	exterior	condensing unit, CU-5	Carrier: M# 38AUZA12A0B5A0, S# 3935	no observable damage	service, and startup
18	exterior	condensing unit, CU-4	Carrier: M# 38AUQA08A0B5A0, S# 0702	no observable damage	service, and startup
19	exterior	condensing unit	Carrier: M# 24HBC360A500, S# 4455	no observable damage	service, and startup
20	exterior	mini split condensing unit	Daizuki: M# DXTH12C416-20, S# 9233, date 08-2022	no observable damage	service, and startup
21	interior	horizontal air handling unit	-	no observable damage	clean, service, and startup
22	interior	vertical air handling unit	-	no observable damage	clean, service, and startup
23	interior	vertical air handling unit	-	no observable damage	clean, service, and startup
24	interior	vertical water heater	Rheem: tank type	no observable damage	-
25	interior	vertical water heater	Rheem: tank type	no observable damage	-

Moisture Assessment Report

Insured:
Harbor Bay
205 Manns Harbor Drive
Apollo Beach, FL 33572
Date of Loss: October 9, 2024

Prepared For:
Interest Insurer c/o McLarens
Mr. Anthony Allogia, Vice President
Senior Executive General Adjuster
McLarens
Phone: 305.773.9189
Email: Anthony.Allogia@mclarens.com

Prepared By:
Halliwell Engineering Association
5750 Major Boulevard, Suite 250,
Orlando, FL 32812

Project No.: HEA.006392.MI-FIA-Harbor Bay

I. INTRODUCTION AND PURPOSE

McLarens requested that Halliwell perform a Moisture and Mold Damage Assessment of the Harbor Bay buildings (Gym, Clubhouse, The Docking Club) located at 205 Manns Harbor Drive, Apollo Beach, FL 33572. Halliwell understands that the Subject Property was reportedly impacted by Hurricane Milton (October 9, 2024). This assessment was conducted to evaluate potential loss-related damage to the indoor environment. The information gathered during Halliwell's assessment of the Subject Property, and the analytical results of the samples collected were utilized to develop a remediation protocol to address loss-related moisture damage, if necessary.

The following report presents a summary of the activities conducted by Halliwell and information provided before the date of this report to evaluate this claimed loss. Should more information about this evaluation become available, Halliwell reserves the right to alter the opinions in this report as needed. In some cases, additional studies may be warranted to evaluate the conditions noted fully.

II. BACKGROUND OF LOSS

A. SUBJECT PROPERTY DESCRIPTION

Table 1:
Subject Property Description
Mirabay Club
205 Manns Harbor Drive
Apollo Beach, FL 33572

Description Type	Description
Building Use	Community Clubhouse, Restrooms, Gym
Approximate Build Date	Circa 2002/2003
Approximate Square Footage	4,861, 340, 8,736
Exterior Finishes	Stucco, Wood
Interior Finishes	Drywall
Occupancy	Occupied

B. DESCRIPTION OF LOSS

On or about October 9, 2024, Hurricane Milton struck the area and was reported to have caused water damage to subject property.

III. ASSESSMENT LIMITATIONS

Halliwell's onsite assessment of the Subject Property was limited by the following:

- No limitations noted

IV. ASSESSMENT METHODOLOGY

The Halliwell assessment team consisted of the following:

- Patrick A. Lenk, Environmental Technician- Halliwell Environmental Services

Mr. Joseph Clemis developed the assessment protocol, and Mr. Patrick Lenk performed the on-site assessment at the Subject Property on December 5, 2024. Halliwell's assessment focused on the areas reportedly impacted by the claimed loss. The scope of work performed in conjunction with this evaluation and analysis included (but may not have been limited to) the following:

- A visual assessment was conducted for visible signs of moisture impact to in-place accessible building materials such as staining/efflorescence, suspect visible mold growth, bubbling, delamination and others. Remarkable visible conditions were noted and documented photographically.
- A thermographic screening of in-place accessible materials was conducted utilizing a Forward Looking Infrared (FLIR) Model C5 to identify thermal anomalies that may be indicative of moisture damage or intrusion. The presence or absence of thermal anomalies is not conclusive when determining if a material contains elevated moisture content. This tool was used to screen materials for moisture damage, which was confirmed utilizing a moisture meter. For materials that are not readily accessible for assessment with a moisture meter and indicated a thermal anomaly, Halliwell relied upon the context of the identified thermal anomaly as well as knowledge, training and experience to make a determination whether it should be considered moisture impacted.
- Moisture meter assessment of suspect moisture damaged materials to confirm moisture and testing of non-suspect moisture damaged materials to determine baseline moisture content(s). Halliwell utilized a Protimeter SurveyMaster (Protimeter) penetrating and non-penetrating moisture meter. Materials and surfaces were tested in both penetrating and non-penetrating mode. Care was taken to limit testing of surfaces with potential interfering materials such as metal, that can lead to false-positive results. The Protimeter provides results in percent wood moisture equivalent (%WME) in penetrating mode and relative moisture (REL) in non-penetrating modes. According to the Protimeter's internal settings the following thresholds are used for "Dry," "At Risk," and "Wet:"

Dry:	7-16.9% WME or 70-169 REL (LED Light Indicator is Green)
At Risk:	17-19.9% WME or 170-199 REL (LED Light Indicator is Yellow)
Wet:	20-99.9% WME or 200-999 REL (LED Light Indicator is Red)

V. VISUAL, THERMOGRAPHIC, AND MOISTURE METER ASSESSMENT FINDINGS

During the assessment, observations were made to determine evidence of residual moisture and any visible signs of water-impacted building materials. The table below summarizes remarkable characteristics and conditions concerning loss-related water-impacts observed during Halliwell's site visits on December 5, 2024:

Table 2:
Summary of Visual, Thermographic, and Moisture Meter Assessment Findings
Subject Property
December 5, 2024

Room/ Area	Mold/Must Odor (Yes/No)	Visible Moisture Impacts (Yes/No)	Thermographic Anomalies (Yes/No)	Elevated Moisture Contents Detected (Yes/No)	Comments
2nd Floor Kitchenette	No	Yes	Yes	Yes • Drywall Ceiling	Appears to be plumbing related

Appendix A of this report provides representative photographic documentation of the above-mentioned remarkable conditions. Diagrams showing the location of the moisture damage identified by Halliwell at the Subject Property are provided in **Appendix B.**

VI. AIRBORNE MOLD SPORE SAMPLING

No Airborne sampling was conducted.

VII. SURFACE MOLD SPORE SAMPLING

No surface sampling was conducted.

VIII. CONCLUSIONS AND RECOMMENDATIONS

Based on the observations from Halliwell's site inspections on December 5, 2024, Halliwell concludes the following:

- Gym – Moisture damages to ceiling appears recent. All other ceiling damage is presumed to be associated with historic moisture intrusions caused by other building component failures.
- Clubhouse – Moisture damages is presumed to be associated with historic intrusions. Moisture damaged ceiling in catering kitchen appears to be associated with an unrelated ongoing plumbing release.
- No visible damage to The Docking Club was identified.

Halliwell has no recommendations at this time.

IX. LIMITATIONS

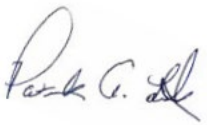
Our professional analysis and opinions contained within this report are based upon, and therefore limited to, the information available to us at this time and the scope of our involvement as described herein. The opinions contained within this report are limited to the circumstances associated with this assignment and are based on this author's education, experience, and training. Should additional information that relates to this evaluation become known, Halliwell reserves the right to alter the opinions contained in this report as necessary. In some cases, additional studies may be warranted to fully evaluate the conditions noted.

X. CLOSING

Halliwell appreciates this opportunity to provide consulting services related to this matter for this property. Please contact us if any questions arise concerning this report or if we can further assist.

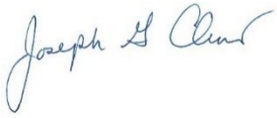
Respectfully Submitted,

Halliwell



Patrick A. Lenk | Halliwell Environmental Services
Environmental Technician
Patrick.Lenk@halliwellglobal.com
734-827-4497 - mobile

Reviewed by:



Joseph Clemis
Principal Scientist – CSP, MRSA#2344
Joseph.Clemis@halliwellglobal.com
727.316.0428 | mobile

APPENDICES

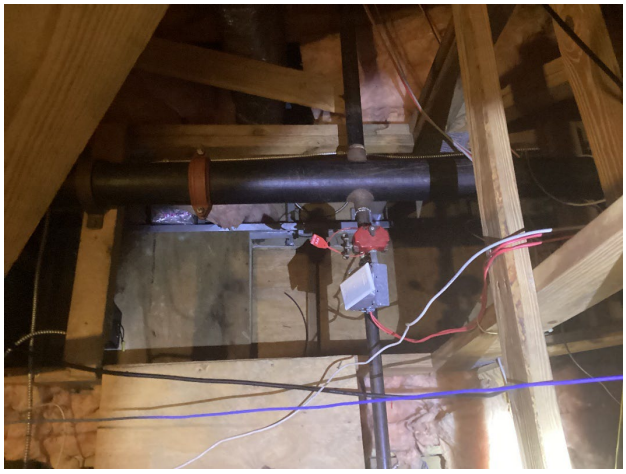
Appendix A – Photographic Documentation
Appendix B – Moisture Damage Diagram(s)

Appendix A:
Photographic Documentation

1. Front of Building

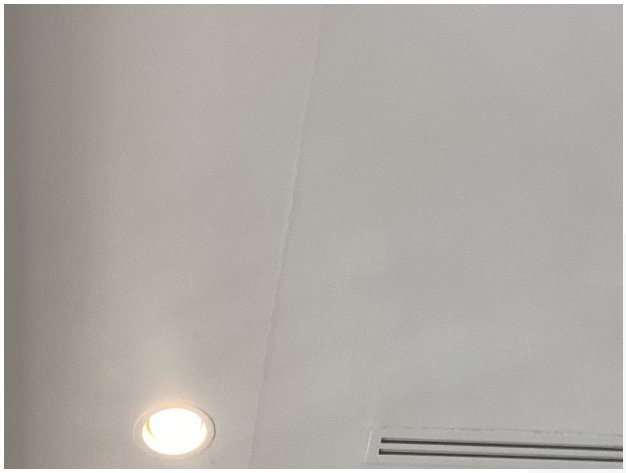
2. Attic Historic Damage (Repairs)

3. Attic Historic Damage



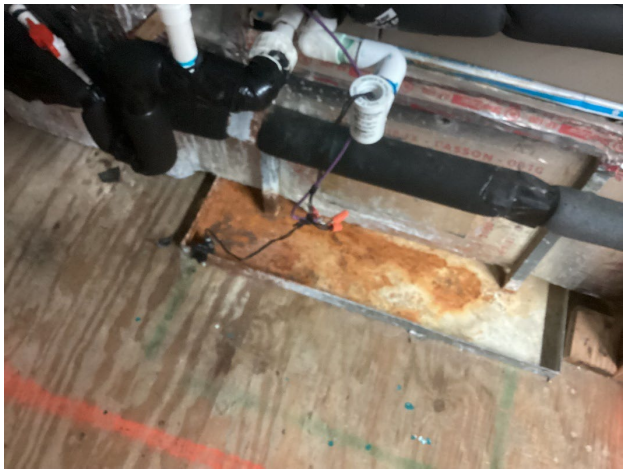
4. Attic Historic Damage

5. The Lagoon Room

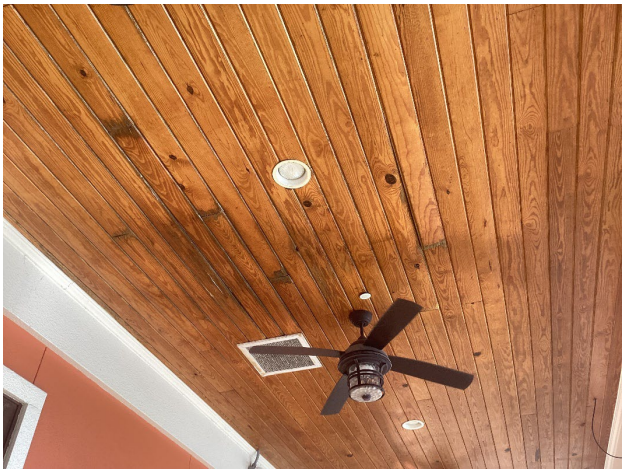


6. The Lagoon Room

7. Attic Above Gym



8. Attic Above Gym



9. Deck Overhang

10. Catering Kitchen Above Sink

11. Gym Ceiling

12. Gym Foyer Ceiling

13. Gym Ceiling

Appendix B:
Moisture Damage Diagram

Legend

	Water-impacted walls
	Mold-impacted walls
	Water-impacted ceilings
	Mold-impacted ceilings
	Impacted flooring
	Impacted furniture, fixtures, and equipment (FFE)
	Pre-existing damages on walls
	Pre-existing damages on ceilings
	Walls removed prior to assessment.
	Ceilings or floors removed prior to assessment.
	Establish containment for remediation
	Remove all interior finishes throughout identified areas.
	Shaded areas not accessible during assessment.
	Cleaning of all exposed surfaces

Damage Diagrams
Harbor Bay Clubhouse
205 Manns Harbor Drive
Apollo Beach, FL 33572

DATE INSPECTED:
December 5, 2024

INSPECTOR:
Patrick Lenk

HEA PROJECT NO.
HEA.006392.00

HALLIWELL

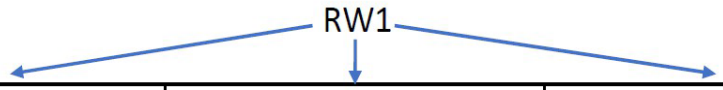
Damages Code Key

Where applicable, each protocol line item will be assigned a damage code corresponding to the appropriate remedial action recommended by Halliwell Environmental. Each code will consist of three (3) digits which will indicate the following:

1st Digit: The first digit indicates either removal or cleaning of the substrate.

2nd Digit: The second digit identifies the location of the substrate (i.e. ceiling, soffit, wall, baseboard, or flooring)

3rd Digit: The third digit will indicate the type of substrate and will correspond with the scope of work provided in the substrate code table on the following slide.



1st Digit	2nd Digit	3rd Digit
R – Removal C – Cleaning D – Drying	C – Ceiling S – Soffit W – Wall B – Baseboard F – Flooring X – Contents	Corresponds to the indicated # on the Substrate Table

Ex. RW1 Remove wall, gypsum board
RO2 Remove overhead ceiling, drop ceiling tile
CF4 Clean flooring, carpet

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Substrate Codes			
1	Gypsum Board	R	Remove gypsum board, as indicated. Remove all fasteners, coverings, wall cavity insulation, and if necessary, baseboards directly associated with removed gypsum board. Inspect wall cavity studs for additional water and/or microbial damages. If necessary, sand visible dark staining observed on wood studs. Remove any bulk dust and debris within the wall cavity and clean via HEPA vacuum and wiping with an EPA-registered biocide compatible with the remaining substrates.
		C/D	Note: Where drying occurs, holes should be drilled to facilitate air movement and drying within wall cavities. Baseboards should be removed from identified walls, if present, inspect behind any wall covering to confirm there are not additional damages. Ensure areas dries to the appropriate standard. Clean the affected area as needed using an EPA-registered biocide.
2	Ceiling Tile	R	Remove and discard impacted ceiling tiles, as noted (Quantity indicated on diagram provided).
		C	Not Applicable.
3	Wood, Plywood, Oriented Strand Board (OSB)	R	Remove wood substrate, as indicated. Inspect underlying surface for additional water and/or mold damages. Clean exposed surfaces with a HEPA vacuum and wiping with an EPA-registered biocide compatible with the remaining substrates.
		C	Sand visible dark staining observed in the indicated area. Clean wood with a HEPA vacuum and wiping with an EPA-registered biocide compatible with the remaining substrates.
4	Carpet	R	Remove carpet, as indicated. Inspect underlying surface for additional water and/or mold damages. Clean exposed surfaces with a HEPA vacuum and wiping with an EPA-registered biocide compatible with the remaining substrates.
		C	HEPA vacuum, as indicated, followed by cleaning via hot water extraction. Ensure carpet is appropriately dried.
5	Vinyl Tile/Plank, Vinyl Sheet Flooring (Linoleum ®), Cork, Rubber	R	Remove vinyl tile/plank, vinyl sheet flooring, cork or rubber, as indicated. Inspect underlying surface for additional water and/or mold damages. Clean exposed surfaces with a HEPA vacuum and wiping with an EPA-registered biocide compatible with the remaining substrates.
		C	Clean flooring with HEPA vacuum followed by a wipe with an EPA-registered biocide.
6	Plaster	R	Remove plaster, as indicated. Remove all fasteners, coverings, wall cavity insulation, and if necessary, baseboards directly associated with removed plaster wall system. Inspect wall cavity studs for additional water and/or microbial damages. If necessary, sand visible dark staining observed on wood studs. Remove any bulk dust and debris within the wall cavity and clean via HEPA vacuum and wiping with an EPA-registered biocide compatible with the remaining substrates.
		C	Clean indicated area by HEPA vacuum and wiping with an EPA-registered biocide. If present, inspect behind any wall covering to confirm there are no additional damages. Ensure area dries to the appropriate standard
7	Concrete, Stone, Brick, Concrete Masonry Unit (CMU)	R	Remove impacted substrate, as indicated, including all associated stone, mortar and loose debris.
		C	Clean via HEPA vacuum and wiping with an EPA-registered biocide compatible with the remaining substrates.

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HALLIWELL

Substrate Codes			
8	HVAC System/Ducting	R	Remove impacted ducting and/or air handling unit, as indicated, including all associated insulation, foil gaskets and fasteners.
		C	Clean impacted hard ducting and/or air handling, as indicated in accordance with NADCA protocols.
9	Contents/Fixtures	R	Remove and dispose of impacted contents as detailed within the protocol.
		C	Clean impacted contents as indicated in the protocol with an EPA-registered biocide compatible with the substrate.
10	Gypcrete	R	Remove impacted gypcrete and loose debris, where indicated, followed by cleaning the subfloor with a HEPA vacuum and wiping with an EPA-registered biocide compatible with the remaining substrates.
		C	Clean gypcrete with HEPA vacuum and wiping with an EPA-registered biocide compatible with the remaining substrate.
11	Ceramic or Glass Tile	R	Remove impacted ceramic/glass tile and associated adhesive/Thinset, where indicated, followed by cleaning the substrate with a HEPA vacuum and wiping with an EPA-registered biocide compatible with the remaining substrates.
		C	Clean flooring with HEPA vacuum followed by a wipe with an EPA-registered biocide. Ensure underlying substrate is adequately dried.
12	Marble	R	Remove marble slab intact, if possible, and inspect underlying substrate for additional damages. If slab is salvageable, clean marble slab with HEPA vacuum followed by a wipe with an EPA-registered biocide.
		C	Clean marble slab with HEPA vacuum followed by a wipe with an EPA-registered biocide. Ensure underlying substrate is adequately dried.
13	Fiberglass Reinforced Polymer Panels (FRP)	R	Remove FRP wall covering as indicated, including all fasteners and trim. Inspect underlying substrate for additional water and/or microbial damages. Additional recommendations may be necessary to address underlying substrate.
		C	Clean FRP with HEPA vacuum and wiping with an EPA-registered biocide. If possible, inspect behind any wall covering to confirm there are no additional damages. Ensure underlying substrate is adequately dried.
14	Metal	R	Remove metal components intact, if possible, inspect underlying substrate for additional damages. If metal components are salvageable, clean the metal with HEPA vacuum followed by a wipe with an EPA-registered biocide.
		C	Clean the metal with HEPA vacuum followed by a wipe with an EPA-registered biocide. Ensure underlying substrate is adequately dried.
15	Cellulose, Fiberglass or Mineral Wool (Fibrous) Insulation	R	Remove impacted insulation material, as described in the protocol. Remove any bulk dust and debris within the wall cavity and clean via HEPA vacuum and wiping with an EPA-registered biocide compatible with the remaining substrates.
		C	Not Applicable.
16	Spray Foam or Foam Board Insulation	R	Remove impacted insulation material, as described in the protocol. Remove any bulk dust and debris within the wall cavity and clean via HEPA vacuum and wiping with an EPA-registered biocide compatible with the remaining substrates.
		C	Ensure material is structurally intact. Clean via HEPA vacuum and wiping with an EPA-registered biocide compatible with the remaining substrates.

Damage Diagrams
Harbor Bay Clubhouse
205 Manns Harbor Drive
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DATE INSPECTED:
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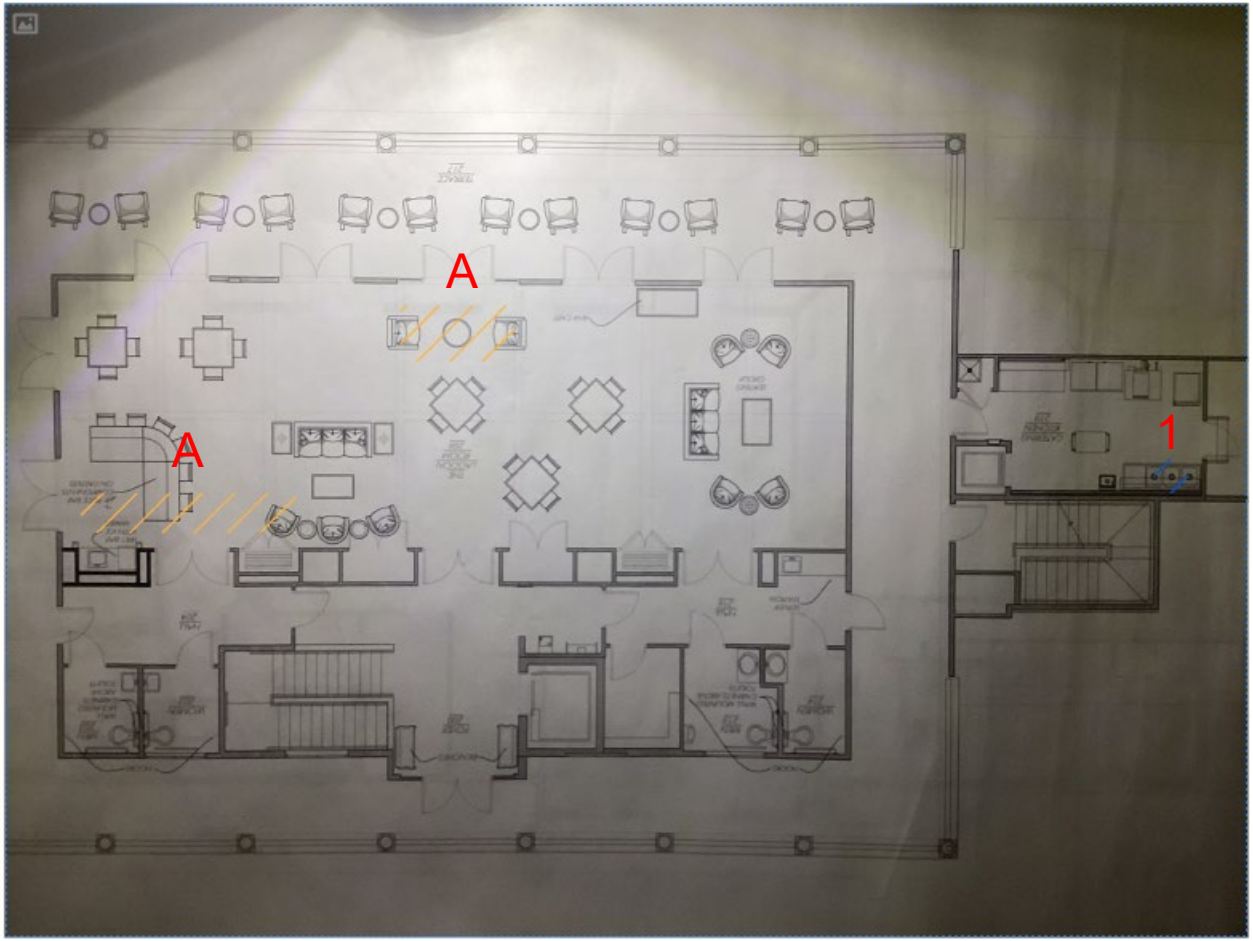
Substrate Codes			
17	Fireproofing	R	Remove impacted insulation material, as described in the protocol. Remove any bulk dust and debris within the wall cavity and clean via HEPA vacuum and wiping with an EPA-registered biocide compatible with the remaining substrates.
		C	Not Applicable.
18	All Interior Finishes	R	Following all other removal activities clean all exposed surfaces as specified in the protocol diagrams. For CBP impacted surfaces not impacted by moisture or microbial growth, cleaning must be performed utilizing a HEPA vacuum and dry chemical sponge, unless otherwise specified. If staining persists and the substrate is compatible, a degreaser solution can be used during CBP cleaning.
		C	Not Applicable.

Club House

1. RC1 – Remove Ceiling (appears to be plumbing or HVAC leak)

Notes:
A: Pre-existing water damage.

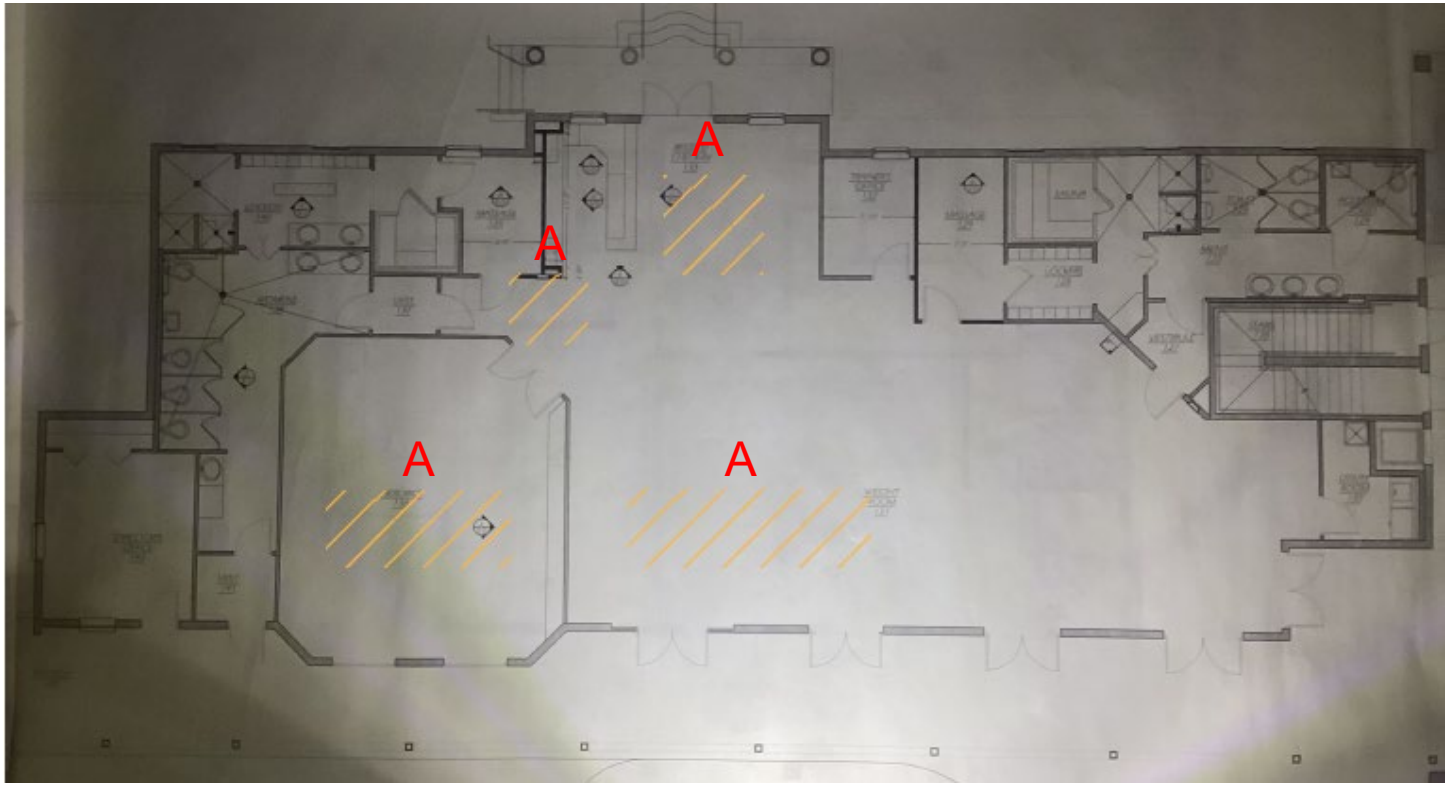


***Drawing is not to scale.**
***All locations are approximate.**
***The contractor is responsible for verifying quantities and locations if indicated.**

Damage Diagrams **Clubhouse** 205 Manns Harbor Drive Apollo Beach, FL 33572	**DATE INSPECTED:** December 5, 2024 **INSPECTOR:** Patrick Lenk **HEA PROJECT NO.** HEA.006392.00	HALLIWELL

Gym

Notes:
A: Pre-existing water damage.



***Drawing is not to scale.**
***All locations are approximate.**
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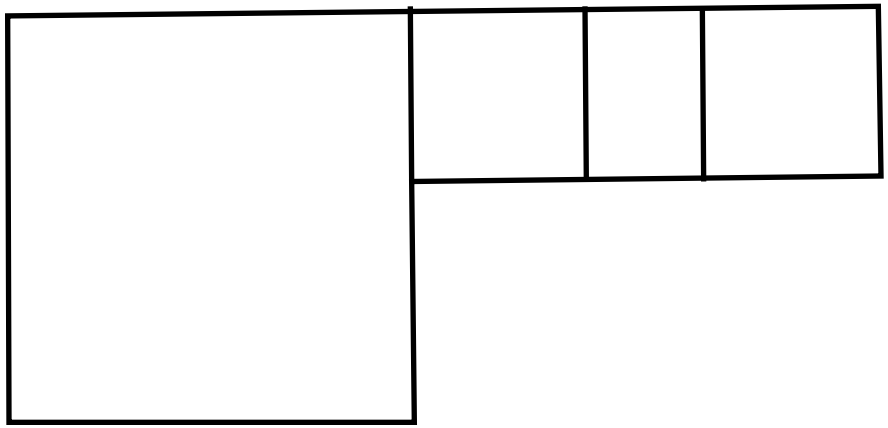
Damage Diagrams **Gym** 205 Manns Harbor Drive Apollo Beach, FL 33572	**DATE INSPECTED:** December 5, 2024 **INSPECTOR:** Patrick Lenk **HEA PROJECT NO.** HEA.006392.00	HALLIWELL

The Docking Club

No Damage Noted.



***Drawing is not to scale.**
***All locations are approximate.**
***The contractor is responsible for verifying quantities and locations if indicated.**

Damage Diagrams **The Docking Club** 205 Manns Harbor Drive Apollo Beach, FL 33572	**DATE INSPECTED:** December 5, 2024 **INSPECTOR:** Patrick Lenk **HEA PROJECT NO.** HEA.006392.00	HALLIWELL

HALLIWELL

Insured:	Harbor Bay CDD
Property:	107 Manns Harbor Drive Apollo Beach, FL 33572

Claim Number: SEE SOI **Policy Number:** SEE SOI **Type of Loss:** Hurricane

Date of Loss:	10/9/2024 12:00 AM	Date Received:	
Date Inspected:	12/5/2024 12:00 AM	Date Entered:	2/12/2025 1:14 PM

Price List:	FLTA8X_OCT24 Restoration/Service/Remodel
Estimate:	6392MI-HARBORBAY-FIT

Preliminary Scope of Restoration and Estimate

Assumptions and Clarifications:

-Includes overhead and profit.
-Excludes emergency services.
-Excludes hazardous material abatement or testing.
-Excludes contents or manipulation of contents unless noted otherwise.
-Excludes code upgrades unless noted otherwise

Please note the Halliwell preliminary scope of work and cost estimate does not take into account any property insurance policy coverage and does not provide for any policy values or limits that may be associated with emergency services, hazardous material abatement unless noted otherwise, code upgrades, contents, business interruption or additional policy limit deductibles, sub-limit evaluations or other policy considerations. Instead, it is based on the estimated scope of work required at the time of our inspection. It also does not include any overtime charges that may be required to expedite restoration. The intent of the document provided is to show repair scope, quantities and costs based on restoring the building to its pre-loss condition. Any Errors, Omissions, or Discrepancies in this document or Assumptions listed above, or in our reporting herein should be brought to our attention so that we can address the changes that may be needed and arrive at an agreed upon final detailed scope of work and cost estimates.
This document does not constitute a settlement of any insurance claim and all estimates contained herein are subject to insurance company review, approval, or use. Any questions concerning your insurance policy, policy language, policy coverage, or claims payments should be directed to your Adjuster, Broker or Insurance Carrier.

Please note that Halliwell Engineering Associates does not have authority to authorize any work or guarantee any payment for repairs made to the buildings or structures. Nor does Halliwell Engineering Associates assume any responsibility for the sufficiency or quality of any repairs made by the insured’s contractors.

The property insurance deductible amount has not been applied in this cost estimate.

6392MI-HARBORBAY-FIT

Main Building

Interior

Fitness Room

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
CEILING							
1. R&R Batt insulation - 6" - R21 - paper / foil faced	64.00 SF		0.42	1.83	5.91	29.98	179.89
2. R&R 5/8" drywall - hung, taped, floated, ready for paint	64.00 SF		0.59	3.71	3.37	55.72	334.29
3. Texture drywall - smooth / skim coat	192.00 SF		0.00	2.13	2.00	82.20	493.16
4. Mask and prep for paint - plastic, paper, tape (per LF)	210.00 LF		0.00	1.72	3.69	72.98	437.87
5. Detach & Reset Crown molding - 5 1/4"	15.00 LF	4.66	0.00	0.00	0.02	13.98	83.90
6. Stain & finish crown molding	210.00 LF		0.00	2.14	3.41	90.56	543.37
7. Seal the surface area w/latex based stain blocker - one coat	192.00 SF		0.00	0.76	1.00	29.38	176.30
8. Paint the surface area - two coats	2,600.00 SF		0.00	1.26	52.39	665.68	3,994.07
GENERAL							
9. Recessed light fixture - Detach & reset trim only	30.00 EA		0.00	4.37	0.00	26.22	157.32
10. Ceiling fan - Detach & reset	3.00 EA		0.00	240.68	0.00	144.40	866.44
11. Heat/AC register - Mechanically attached - Detach & reset	8.00 EA		0.00	20.36	0.00	32.58	195.46
12. Floor protection - self-adhesive plastic film	2,600.00 SF		0.00	0.78	23.66	410.34	2,462.00
13. Content Manipulation charge - per hour	12.00 HR		0.00	56.50	0.00	135.60	813.60
14. Final cleaning - construction - Commercial	2,600.00 SF		0.00	0.32	64.90	166.40	1,063.30
Totals: Fitness Room					160.35	1,956.02	11,800.97
Total: Interior					**160.35**	**1,956.02**	**11,800.97**
Total: Main Building					**160.35**	**1,956.02**	**11,800.97**
Line Item Totals: 6392MI-HARBORBAY-FIT					**160.35**	**1,956.02**	**11,800.97**

Coverage	Item Total	%	ACV Total	%
Contents	0.00	0.00%	0.00	0.00%
Building	11,800.97	100.00%	11,800.97	100.00%
Total	11,800.97	100.00%	11,800.97	100.00%

Summary for Building

Line Item Total	9,684.60
Material Sales Tax	95.45
Subtotal	9,780.05
Overhead	978.01
Profit	978.01
Total Cleaning Tax	64.90
Replacement Cost Value	**$11,800.97**
Net Claim	**$11,800.97**

Recap by Room

Estimate: 6392MI-HARBORBAY-FIT

Area: Main Building

Area: Interior

Fitness Room		**9,684.60**	**100.00%**
Coverage: Building	100.00% =	9,684.60	
Area Subtotal: Interior		**9,684.60**	**100.00%**
Coverage: Building	100.00% =	9,684.60	
Area Subtotal: Main Building		**9,684.60**	**100.00%**
Coverage: Building	100.00% =	9,684.60	
Subtotal of Areas		**9,684.60**	**100.00%**
Coverage: Building	100.00% =	9,684.60	
Total		**9,684.60**	**100.00%**

Recap by Category

O&P Items				Total	%
CLEANING				**832.00**	**7.05%**
Coverage: Building	@	100.00%	=	832.00	
CONTENT MANIPULATION				**678.00**	**5.75%**
Coverage: Building	@	100.00%	=	678.00	
GENERAL DEMOLITION				**64.64**	**0.55%**
Coverage: Building	@	100.00%	=	64.64	
DRYWALL				**646.40**	**5.48%**
Coverage: Building	@	100.00%	=	646.40	
FINISH CARPENTRY / TRIMWORK				**69.90**	**0.59%**
Coverage: Building	@	100.00%	=	69.90	
HEAT, VENT & AIR CONDITIONING				**162.88**	**1.38%**
Coverage: Building	@	100.00%	=	162.88	
INSULATION				**117.12**	**0.99%**
Coverage: Building	@	100.00%	=	117.12	
LIGHT FIXTURES				**853.14**	**7.23%**
Coverage: Building	@	100.00%	=	853.14	
PAINTING				**6,260.52**	**53.05%**
Coverage: Building	@	100.00%	=	6,260.52	
O&P Items Subtotal				**9,684.60**	**82.07%**
Material Sales Tax				**95.45**	**0.81%**
Coverage: Building	@	100.00%	=	95.45	
Overhead				**978.01**	**8.29%**
Coverage: Building	@	100.00%	=	978.01	
Profit				**978.01**	**8.29%**
Coverage: Building	@	100.00%	=	978.01	
Total Cleaning Tax				**64.90**	**0.55%**
Coverage: Building	@	100.00%	=	64.90	
Total				**11,800.97**	**100.00%**