



COPY

February 10, 2009

CERTIFIED MAIL -
RETURN RECEIPT REQUESTED

Accounts Receivable
McMains Roofing Inc.
PO Box 4578
Spanaway, WA 98387

Reference: Name: San Juan Island School District/Roof Damage
Claim #: *26042
Date of Loss: 11/14/2008

Dear Accounts Receivable:

Canfield & Associates is the Claims Administrator for the United Schools Insurance Program, of which the San Juan Island School District is a member. In that capacity, your Invoice #7438 for repair work has been referred to us for processing.

Enclosed is a check from the United Schools Insurance Program in the amount of \$9,531.45. With this payment, we will consider this matter concluded.

Thank you for your timely response to the needs of the San Juan Island School District. If you have any questions regarding this matter, please contact our office.

Sincerely,

Steve Whetstone, AIC
Claims Adjuster

/ks

Enclosure

cc: San Juan Island School District
Arthur J. Gallagher & Co.



For Washington Schools, By Washington Schools

October 11, 2010

CERTIFIED MAIL -
RETURN RECEIPT REQUESTED

Rick Thompson, Superintendent
San Juan Island School District
PO Box 458
Friday Harbor, WA 98250

Reference: Name: San Juan Island School District / Roof Damage
Claim #: *26042
Date of Loss: 11/14/2008

Dear Mr. Thompson:

We are in receipt of the additional information and evaluation from Wetherholt and Associates, Inc. in reference to the condition of the roof at the Friday Harbor Elementary School.

In your letter dated September 1, 2010, you request further coverage from the United Schools Insurance Program for costs associated with the repair or replacement of the roof at the Friday Harbor Elementary School.

It is understood that a roof repair consisting of removal of approx 100 squares of the existing laminated asphalt shingles, the #15 asphalt saturated underlayment, and 33 sheets of ½ inch plywood was conducted on a portion of the roof on December 11, 2008 by McMains Roofing. This repair was paid for by the United Schools Insurance Program subject to a deductible to the San Juan Island School District of \$1,000.00.

At the time of the roof repair, a report was given to us by McMains Roofing which stated in part:

In regards to the roof in place on Friday Harbor Elementary School, we initially inspected the roof on November 24, 2008. That inspection revealed that sections of the roof are in need of repair. The valleys over the principal's office, the valleys over the restroom, and the section of roof over the computer room all need to be repaired or replaced.

In doing the repairs on December 11, 2008, it was revealed that the problems are due to incorrect placement of the fasteners, improper flashing installation, and improper spacing of shingles.

Rick Thompson
October 11, 2010
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At the time of the repair completed by McMains roofing it was determined that the original installation of the roofing materials was done improperly. This fact was further shown by the investigation and report from Wetherholt and Associates. The investigation by Wetherholt and Associates also reveals improper venting of the roof structure. This condition could be a contributing factor to the deteriorated condition of the ½ plywood under the roofing material along with the leaks from the top side of the roof.

The report by Wetherholt and Associates further states that due to reported ongoing leakage issues and areas of deterioration of the roof deck, the first roof was replaced approximately 9 years ago. Reportedly, leakage has been an ongoing issue since roof replacement occurred 9 years ago, but increased after extensive winter snowfall approximately 3 years ago. The extent of the leakage was not reported to us prior to the roof repair conducted by McMains Roofing.

The cost of the roof repair conducted by McMains Roofing on December 11, 2008 was covered by the United Schools Insurance Program based on the possible damage by the weight of snow which accumulated in early November 2008. At that time it was agreed upon by Rod Turnbull and me that the repair conducted by McMains Roofing would be the extent of insurance coverage due to the improper installation of the original roof. The resulting water damage inside the building was a covered loss and the cost of that repair was paid by the United Schools Insurance Program. It was also noted that the San Juan Island School District would need to look into a complete replacement of the roof in the near future.

I have reviewed the original claim and subsequent request for further assistance for the replacement of the roof and investigation by Wetherholt and Associates with my Claims Director, Dave Kosa. We have determined there is no further coverage that can be afforded to the San Juan Island School District for costs associated with a roof repair or replacement at the Friday Harbor Elementary School through the United Schools Insurance Program.

We regret we are unable to assist you further with this matter. Should there be any information we have not considered, we encourage you to contact our office.

Sincerely,



Steve Whetstone, AIC
Claims Adjuster

/kf

cc: Arthur J. Gallagher & Co.