

Emma's Bridal Water Ingress Issue – July 2024

To whom this Concerns,

Bruce Firestone, Dawn Firestone, Jamie Troke, Apex Property Management

I first reported the water leak due to an unfinished back door and roof on October 18, 2023 via text and email to the owner (Bruce Firestone) and provided pictures to substantiate the issue. The use of tarps and buckets was the solution that was put into effect. This "fix" did nothing to advance a solution to the existing problem and only served to somewhat reduce the amount of water that was making its way into the building (251 Front St).

Over the past 9 months, exterior water has continued to leak in and no attempt has been made to fix the problem

So, on July 10th, 2024 after a heavy rainfall, the exterior water infiltrated enough to impact the store by migrating through the ceiling to my closet and bathroom and then to the floor which caused damage to the ceiling, floor and baseboards in my office area.

This was reported immediately and nothing was done. I contacted 3 contractors to give quotes to fix the leak:

1. Moose Flat Roofing - refused to do the work once it was discovered that there is a lien on the building;
2. Rydel Roofing - refused to do the work because of the lien; and
3. J Squared - a quote was provided and was forwarded to Bruce.

I then contacted Andy at F.S.M come take a look at the air conditioner as I had a lot of moisture in the building. He advised me that the filters had not been cleaned after the completion of the restoration work on the building and were severely choked with material. He changed the filters and stated that I needed dehumidifiers to help reduce the moisture. He arranged for Malcom Brothers to send 2 machines which I ran for 3 days in order to do so (bill totaled \$488.16). The bill was forwarded to Bruce on Aug 12, 2024 (not paid).

Unfortunately, a heavy rain event then occurred on Aug 1st, 2024.

This was a damaging event to my store and inventory.

I contacted Bruce right away on the phone and via text. He never answered the phone, but replied with a couple of text messages, stating that he would contact his insurance and an adjuster would be out. To this date, I have not seen or heard from his insurance company. He offered no assistance to help clean the mess or direction in how to handle the water and the leak. The real-estate agent who has the building listed (Jamie Troke) came over to help with the water and carpet removal and cleaning of the mud.

At a loss as to how to proceed to recoup the financial losses sustained, I contacted my insurance company on Aug 6th as I had not heard from Bruce. They sent an adjuster and Malcome Brothers to do

an assessment of the damage. The end result is that I have been denied coverage by my company as they won't cover rain damage since the unfinished work is considered landlord neglect and is the direct cause of the water damage.

There is considerable damage to my inventory, drywall, floor, and baseboards. My inventory loss is at my cost of \$13,316.49 The damaged dresses are hanging in bags and cannot be sold also one dog bed value is \$40.00 and an area rug value \$600.00. For a total of \$13,956.49

Mr. Troke arranged to have two dehumidifiers and fans dropped off to help dry the space but mold has already started to form on the drywall and the floor is lifting in areas.

Update Aug 21, 2024 Jamie Troke has kindly sent over two men to fix my baseboards, Roof, flooring and supplied everything to do the job. This was done over two days and finished to my satisfaction.

The past 10 months have been extremely stressful and I am now having panic attacks whenever it rains, leading to sleepless nights and anxiety of not knowing what I will find when I come to work.

I would like to clear this up as soon as possible. I'm not looking for deals or in lieu of this is a cash settlement to recoup my inventory as quickly as possible. To have a safe and worry-free work environment is what I pay rent for.

Regards Jennifer Putman

De

MON CHERI BRIDALS™

Mon Cheri Bridals, LLC
1018 Whitehead Rd Ext
Trenton NJ 08638
United States

Invoice

#INV-MCB-299393

06/06/2024

GST #:84950 0673 RT0001

Bill To

EMMA'S BRIDAL BOUTIQUE
251 Front
Belleville ON K8N 2Z6
Canada

Ship To

EMMA'S BRIDAL BOUTIQUE
251 Front
Belleville ON K8N 2Z6
Canada

TOTAL

\$1,949.58

Due Date: 07/06/2024
Sales Order #SO-MCB-163572

Terms	Due Date	Customer Account #	PO #	Sales Rep	Shipping Method
Net 30	07/06/2024	62251	STFL24	Courtney Seedhouse	UPS Ground

-079

Qty	Item	Description	Color	Size	Wear date	Rate	Amount
1	Y3161-005-10	SOPHIA TOLLI - IVORY	IVORY	10		\$899.00	\$899.00 <i>-2250</i>
1	Y3164-005-16	SOPHIA TOLLI - IVORY	IVORY	16		\$799.00	\$799.00 <i>2,000</i>

Subtotal	\$1,698.00
Discount	
Shipping Cost	\$27.29
Tax (%)	\$224.29
PST	\$0.00
Total	\$1,949.58



INV-MCB-299393

MON CHERI
BRIDALS™

Mon Cheri Bridals, LLC
1018 Whitehead Rd Ext
Trenton NJ 08638
United States

De

Invoice

#INV-MCB-245144

09/28/2023

GST #:84950 0673 RT0001

Bill To

EMMA'S BRIDAL BOUTIQUE
46 Front Street
Trenton ON K8V 4N2
Canada

Ship To

EMMA'S BRIDAL BOUTIQUE
46 Front Street
Trenton ON K8V 4N2
Canada

TOTAL

\$1,180.14

Due Date: 10/28/2023
Sales Order #SO-MCB-129882

Terms	Due Date	Customer Account #	PO #	Sales Rep	Shipping Method
Net 30	10/28/2023	62251	STSP24	Courtney Seedhouse	UPS Ground

Qty	Item	Description	Color	Size	Wear date	Rate	Amount
1	Y12248-005-10	SOPHIA TOLLI BRIDAL - IVORY	IVORY	10		\$999.00	\$999.00

-2500

Subtotal	\$999.00
Discount	
Shipping Cost	\$45.37
Tax (%)	\$135.77
PST	\$0.00
Total	\$1,180.14



INV-MCB-245144

MON CHERI
BRIDALS™

Mon Cheri Bridals, LLC
1018 Whitehead Rd Ext
Trenton NJ 08638
United States

Invoice

#INV-MCB-245146

09/28/2023

GST #:84950 0673 RT0001

Bill To

EMMA'S BRIDAL BOUTIQUE
46 Front Street
Trenton ON K8V 4N2
Canada

Ship To

EMMA'S BRIDAL BOUTIQUE
46 Front Street
Trenton ON K8V 4N2
Canada

TOTAL

\$2,844.21

Due Date: 10/28/2023
Sales Order #SO-MCB-114521

Terms	Due Date	Customer Account #	PO #	Sales Rep	Shipping Method
Net 30	10/28/2023	62251	STOCK	Courtney Seedhouse	UPS Ground

Qty	Item	Description	Color	Size	Wear date	Rate	Amount
1	Y3107-T48-16	SOPHIA TOLLI - IV/NUDE	IV/NUDE	16		\$979.00	\$979.00
1	Y3105-005-14	SOPHIA TOLLI - IVORY	IVORY	14		\$739.00	\$739.00
1	Y3110-228-16	SOPHIA TOLLI -IV/CHAMP	IV/CHAMP	16		\$799.00	\$799.00

-2400
1800
1800

Subtotal	\$2,517.00
Discount	
Shipping Cost	\$0.00
Tax (%)	\$327.21
PST	\$0.00
Total	\$2,844.21

Feb 9 / 2024
VISA
\$7,281.13



INV-MCB-245146

MON CHERI BRIDALS™

Mon Cheri Bridals, LLC
1018 Whitehead Rd Ext
Trenton NJ 08638
United States

Re

Invoice

#INV-MCB-275803

02/09/2024

GST #:84950 0673 RT0001

Bill To

EMMA'S BRIDAL BOUTIQUE
251 Front
Belleville ON K8N 2Z6
Canada

Ship To

EMMA'S BRIDAL BOUTIQUE
251 Front
Belleville ON K8N 2Z6
Canada

TOTAL

\$1,106.27

Due Date: 03/10/2024
Sales Order #SO-MCB-138136

Terms	Due Date	Customer Account #	PO #	Sales Rep	Shipping Method
Net 30	03/10/2024	62251	563	Courtney Seedhouse	UPS Ground

Qty	Item	Description	Color	Size	Wear date	Rate	Amount
1	Y3107-005-24	SOPHIA TOLLI - IVORY	IVORY	24	07/14/2024	\$979.00	\$979.00

SP ORDER

Subtotal	\$979.00
Discount	
Shipping Cost	\$0.00
Tax (%)	\$127.27
PST	\$0.00
Total	\$1,106.27



INV-MCB-275803

MON CHERI BRIDALS™

Mon Cheri Bridals, LLC
1018 Whitehead Rd Ext
Trenton NJ 08638
United States

De

Invoice

#INV-MCB-275806

02/09/2024

GST #:84950 0673 RT0001

Bill To

EMMA'S BRIDAL BOUTIQUE
251 Front
Belleville ON K8N 2Z6
Canada

Ship To

EMMA'S BRIDAL BOUTIQUE
251 Front
Belleville ON K8N 2Z6
Canada

TOTAL

\$949.55

Due Date: 03/10/2024
Sales Order #SO-MCB-141401

Terms	Due Date	Customer Account #	PO #	Sales Rep	Shipping Method
Net 30	03/10/2024	62251	566	Courtney Seedhouse	UPS Ground

Qty	Item	Description	Color	Size	Wear date	Rate	Amount
1	Y3128-005-20	Bridal	IVORY	20	05/25/2024	\$839.00	\$839.00

SP ORDER

Subtotal	\$839.00
Discount	
Shipping Cost	\$1.31
Tax (%)	\$109.24
PST	\$0.00
Total	\$949.55



INV-MCB-275806

DK

MON CHERI BRIDALS™

Mon Cheri Bridals, LLC
1018 Whitehead Rd Ext
Trenton NJ 08638
United States

Invoice

#INV-MCB-277360

02/16/2024

GST #:84950 0673 RT0001

Bill To
EMMA'S BRIDAL BOUTIQUE
251 Front
Belleville ON K8N 2Z6
Canada

Ship To
EMMA'S BRIDAL BOUTIQUE
251 Front
Belleville ON K8N 2Z6
Canada

TOTAL

\$1,424.61

Due Date: 03/17/2024
Sales Order #SO-MCB-129885

Terms	Due Date	Customer Account #	PO #	Sales Rep	Shipping Method
Net 30	03/17/2024	62251	ENCHSP24	Courtney Seedhouse	UPS Standard

Qty	Item	Description	Color	Size	Wear date	Rate	Amount
1	E535-567-6	Bridal	DIA WH/ BLUSH	6		\$699.00	\$699.00 <i>1700</i>
1	E511-T48-4	Bridal	IV/NUDE	4		\$529.00	\$529.00 <i>1300</i>

Subtotal	\$1,228.00
Discount	
Shipping Cost	\$32.72
Tax (%)	\$163.89
PST	\$0.00
Total	\$1,424.61



INV-MCB-277360

DL

MON CHERI BRIDALS™

Mon Cheri Bridals, LLC
1018 Whitehead Rd Ext
Trenton NJ 08638
United States

Invoice

#INV-MCB-277617

02/16/2024

GST #:84950 0673 RT0001

Bill To

EMMA'S BRIDAL BOUTIQUE
251 Front
Belleville ON K8N 2Z6
Canada

Ship To

EMMA'S BRIDAL BOUTIQUE
251 Front
Belleville ON K8N 2Z6
Canada

TOTAL

\$2,934.61

Due Date: 03/17/2024
Sales Order #SO-MCB-129882

Terms	Due Date	Customer Account #	PO #	Sales Rep	Shipping Method
Net 30	03/17/2024	62251	STSP24	Courtney Seedhouse	UPS Ground

Qty	Item	Description	Color	Size	Wear date	Rate	Amount
1	Y3145-222-10	Bridal	CRYSTL BLUE	10		\$899.00	\$899.00 <i>2,200</i>
1	Y3146-228-14	Bridal	IV/CHAMP	14		\$899.00	\$899.00 <i>2,200</i>
1	Y3143LB-005-12	Bridal	IVORY	12		\$799.00	\$799.00 <i>2,000</i>

Subtotal	\$2,597.00
Discount	
Shipping Cost	\$0.00
Tax (%)	\$337.61
PST	\$0.00
Total	\$2,934.61



INV-MCB-277617

MON CHERI
BRIDALS™

Mon Cheri Bridals, LLC
1018 Whitehead Rd Ext
Trenton NJ 08638
United States

Invoice

#INV-MCB-286407

03/28/2024

GST #:84950 0673 RT0001

Bill To

EMMA'S BRIDAL BOUTIQUE
251 Front
Belleville ON K8N 2Z6
Canada

Ship To

EMMA'S BRIDAL BOUTIQUE
251 Front
Belleville ON K8N 2Z6
Canada

TOTAL

\$927.52

Due Date: 04/27/2024
Sales Order #SO-MCB-148350

Terms	Due Date	Customer Account #	PO #	Sales Rep	Shipping Method
Net 30	04/27/2024	62251	576	Courtney Seedhouse	UPS Ground

Qty	Item	Description	Color	Size	Wear date	Rate	Amount
1	Y3110FI-228-18	SOPHIA TOLLI -IV/CHAMP	IV/CHAMP	18	10/26/2024	\$799.00	\$799.00

Subtotal	\$799.00
Discount	
Shipping Cost	\$21.81
Tax (%)	\$106.71
PST	\$0.00
Total	\$927.52



INV-MCB-286407

12947081 Canada Inc. O/A F.S.M.

410 Maitland Drive
Belleville ON K8N 0N3
6139668270
fsmSheetmetal42@gmail.com
GST/HST Registration No.: 764655742



INVOICE

BILL TO
Emma's Bridal
251 Front Street
Belleville ON K8N 2Z6

SHIP TO
Emma's Bridal
251 Front Street
Belleville ON K8N 2Z6

INVOICE 1604
DATE 08/12/2024
TERMS Net 30
DUE DATE 09/11/2024

WORK ORDER
WO-3090

ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
Job Details	Rented 2 dehumidifiers for 3 days as per Jennifer Putnam	1	0.00	0.00
Labour Apprentice	Dean	1	72.00	72.00
Material	Dehumidifier rental	1	360.00	360.00

Thank you for your business.
Please make cheques payable to F.S.M.
E-transfers can be sent to fsmSheetmetal42@gmail.com

SUBTOTAL	432.00
HST (ON) @ 13%	56.16
TOTAL	488.16
BALANCE DUE	\$488.16

Contacts for any questions:
Andy Jowett (Owner)
Angela Foster (Office Manager)
Page 1 of 1



Q area rug 9x12 \$600



Or fastest delivery
Tomorrow, Aug 23

+8 other colors/patterns

Add to cart

Loloi II SKYE Collection
Area Rug SKY-01
BLUSH / GREY 9'-0" x...

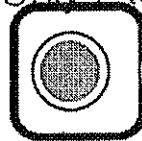
Options: 9 sizes

4.1 ★★★★★ (3,502)

\$619⁹⁹

FREE delivery as soon as
Tue, Aug 27, 9 a.m. - 12 p.m.

Only 2 left in stock.



+1¢



Add to cart

Terrug Fluffy Large





Q dog bed small 40.00



Tomorrow, Aug 23

Add to cart

Dog Bed, Calming Donut Washable Pet Bed for Medium Dogs...

Dog

Options: 4 sizes

4.1 ★★★★★ (314)

\$45⁹⁹

Save 25% with coupon

FREE delivery Mon, Aug 26

Or fastest delivery

Tomorrow, Aug 23



Add to cart

Feandrea Pet Bed, Elevated Dog Bed for Small, Medium Dogs,...





PCA ADJUSTERS

PCA Adjusters Ltd
122 Parks Drive, Suite 4
Belleville, Ontario K8N 4Z5

Tel: 613.962-9556
Fax: 613.962-9596
Toll Free: 1-888-962-9556

Web: www.pca-adj.com

August 14, 2024

Jennifer Putnam
o/a Emma's Bridal Boutique
251 Front St.
Belleville, ON K8N 2Z6

Re: Insured: Jennifer Putnam o/a Emma's Bridal Boutique
Type of Loss: Water Damage
Location of Loss: 251 Front St., Belleville, ON
Date of Loss: August 1, 2024
Our File No: H24-083305

Dear Jennifer Putnam:

This letter will confirm our involvement on behalf of your insurer HTM Insurance Company, under Policy # 58785C01 as it pertains to a loss occurring at 251 Front Street, Belleville, Ontario on August 1, 2024.

On August 8/24, the writer met with you and Chris Tapp of Malcolm Brothers in order to review water damage sustained on the above date of loss.

Your policy with HTM Insurance is a Commercial Property Broadform Policy which states under Perils Excluded 6.B (c)(i) by seepage, leakage or influx of water from natural sources through doors, windows, or other openings therein... foundations.

You do have Sewer, Septic Tank, Floor Drain Or Sump Backup Coverage; however, this coverage applies to back-up from a sewer, septic tank, floor drain, or sump pit within the premises, and the Flood Coverage Endorsement is applicable when caused by the peril "flood", which is defined as "rising of, the breaking out or overflow of any interior body of water whether natural or man-made and includes waves".

As water accumulated as result of torrential rain and runoff from the building roof and roof of neighbouring buildings, and not the breaking out or overflow of a body of water and seeped into the building through the exterior door, coverage would not apply as per the above noted exclusion under the Commercial Property Policy and we are respectfully denying your claim for water damage resulting from the above loss.

Ottawa / Belleville / Kingston

Adjusting to meet your needs™



As per The Insurance Act, please find attached a blank Proof of Loss Form should you disagree with the decision of your insurance company.

Also please be advised that the limitation period that applies to this loss is two years from the date of loss or (August 1/26).

Should you have any questions concerning the above please do not hesitate to contact the writer.

Yours truly,

Shari Hamilton
Adjuster
PCA Adjusters Limited
Sharih@pca-adj.com
SH:sh

Encl.- *blank Proof of Loss Form*

PROOF OF LOSS (Other Than Fire) -

IBC Claim Form No. 8

This form is provided to comply with the Insurance Act, where required, and without prejudice to the liability of the Insurer.

Claim No.:

INSURER _____

INSURED _____
Name Address

under Policy No. _____ in force until _____

against loss or damage by _____ to the amount of _____ Dollars according to the terms and conditions printed therein, including all forms and/or endorsements attached thereto and forming part thereof.

TIME AND ORIGIN: A loss occurred on the _____ day of _____, 20____, at _____ M caused by _____

LOCATION: The said loss occurred at _____

POLICE: Authorities at _____ were notified on the _____ day of _____ 20____

TITLE AND INTEREST: At the time of the loss the interest of the Insured in the property described was sole and unconditional ownership and no other person or persons had any interest therein, lien or encumbrance thereon, except _____

CHANGES: Since the above policy was issued there has been no change in use, possession, location or exposure of the property described, except _____

HARMONIZED SALES TAX: The amount claimed should be net of recoverable HST.

Is the Insured registered for HST? YES NO
If the answer is YES, please state: a) Registration Number _____ b) Percent Recoverable _____

INSURANCE AND LOSS: A particular account of the loss is attached hereto and forms part of this proof. The actual cash value of the property insured, the actual amount of loss or damage, the total insurance thereon at the time of the said loss and the amount claimed under this policy are as follows:

Item Involved	Replacement Cost	Cash Value	Total Loss or Damage	Total Insurance	Amount named in this policy	Claimed under this policy
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

OTHER INSURANCE: There is no other contract of insurance written or oral, valid or invalid, except (Insurers and amounts).

The said loss or damage did not occur through any willful act, neglect, procurement, means or connivance of the Insured or this declarant.

Payment of this claim to _____ is hereby authorized and in consideration of such payment the Insurer is discharged forever from all further claim by reason of the said loss or damage. All rights to recovery from any other person are hereby transferred to the Insurer which is authorized to bring action in the Insured's name to enforce such rights. All right, title and interest in any salvage is hereby assigned to the Insurer.

I, _____ do solemnly declare that the foregoing claim and statements are to the best of my knowledge and belief true in every particular, and I make this solemn declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath.

DECLARED severally before me at _____

this _____ day of _____ 20____ Insured

Commissioner for Oaths or Affidavits Insured