



“Project Rainwater”

Hail weather events in May and June have triggered many members to ask if any roof damage was incurred to any buildings on site and if there is potential for insurance claims to cover costs. The below update focuses on activity related to this topic.



1. **Contractor Inspections:** On June 15th “Contractor 1” and on July 20th “Contractor 2” inspected all buildings on site. Accompaniment took place for both of these inspections which also included the interior of the church. When “Contractor 1” failed to follow up with any additional communication, activity moved forward with “Contractor 2” to exchange information and start a claim with the insurance company which is “Church Mutual Insurance Co”.
2. **Adjustor Inspections:** Claim was submitted and acknowledged by Church Mutual on August 3rd with a claim number assigned. This triggered Church Mutual to begin investigating on their own, any loss/damage incurred by St. John-Amelith with respect to hail/wind damage. Church Mutual hired a “Contract Adjustor” to inspect/validate the findings of “Contractor 2”. Given the potential loss, Church Mutual then moved forward with sending their own “Church Mutual Adjuster” who flew in from Oklahoma. This inspection took place on August 17th on all buildings and the church interior.
3. **Industry Expert Inspections:** Based on the inspection by the “Church Mutual Adjuster”, Church Mutual hired a Forensic Structural/Building Engineering firm to specifically focus on the church roof inspection and interior plaster damage. One engineer flew in from Dallas TX and one flew in from Denver, CO to perform inspection on Sept 1st making use of a man lift which was delivered on site by a local rental company. In addition to this, Church Mutual also hired a slate roof expert who flew in from Atlanta, GA and performed his inspection of church roof Sept 23rd.
4. **Current Status of Insurance Claim:** The claim is slowly working its way to a settlement with unknowns still being finalized by Church Mutual for the church portion of the claim. Until the remaining portion of the claim is defined by Church Mutual, no acceptance will be approved until all questions, or any potential challenges have been addressed. While it is expected a payout will be made, the policy deductible levels and current roof material ages are sure to greatly lower any final payout to the point where decisions will need to be made by St. John-Amelith as to priority of spendings and where/when repair takes place. It is important to note that no costs were incurred by St. John-Amelith to have any of the above inspections performed and copies of all inspection reports will be requested from Church Mutual.
5. **Moving Forward:** Despite the seemingly endless number of inspections and hours spent, there are positives in the knowledge gained and meeting the expert contacts who have provided valuable information to help guide us on identifying what the best options are to complete the complex repairs involved in this project even before any hail weather events occurred.
6. **Questions/Comments:** Please feel free to contact Glenn Lutz 989-948-1512 or glennlutz@msn.com with question or comments related to this project. Please visit ***Amelith.org*** for copies of this or any previous Project Rainwater updates. Thank you.

“Unless the Lord builds the house, the builders labor in vain.” Psalm 127:1