



AC - Documentation Guide for Unit Owners

Dear Unit Owner,

It is crucial that your ac contractor provide itemized pricing for whichever components of your ac were touched and damaged by flood waters. If your outside condenser unit is touched and not your air handler, then flood would only pay for the condenser that was touched (regardless of the reason it may be required to replace). **In such a case, if your contractor does not list the price of the condenser separately, then you will not be considered for any ac pricing changes/ flood insurance will likely significantly underpay your ac repair.**

Notes for Unit Owners:

-Comparable: Like kind and quality repair or replacement without any changes or upgrades. Flood does not cover code. Means flood insurance pays for exactly what is covered with the same material and quality item that you had. Example: If you had a 2.5 ton unit and change to a 3 ton unit, that voids your eligibility to be considered for pricing changes for your ac.

-Repair or Replacement: Flood Insurance pays for the cheaper of repair or replacement. Though if a repair cannot be guaranteed and there may be reliability issues in the future with the repair or a reduced lifespan of the unit, then replacement should be considered.

-Compatibility/ Matching Issues NOT COVERED - Condenser: If condenser was touched by flood waters and the air handler was not, then the condenser is all that would be covered, regardless of the reason for the air handler needing replacement. Flood does not pay for code or compatibility. The reverse could be true if the air handler was submerged by flood waters but your condenser is on the roof, then only the air handler would be covered.

-Upgrades/ Changes: Any upgrades/ improvements should be priced separately outside of the invoice you provide to us. If a unit is being raised up and it was not raised up at the time of the flood, then that should be priced separately on another document. If the specs of the a/c unit change, then provide us with the pricing of what it would have cost to replace the exact same specs unit and then include the pricing difference on a separate document. That way we have a compliant document to provide flood insurance.

-What we Need - Prior to submitting you're ac documentation to us, make sure:

- You sign, print your name, and date the document.
- Provide proof of payment (cancelled check, credit card statement, etc).
- It lists your condo association name, address, building number, and unit number.

Please email your ac documentation to AMhley@AltieriAdjusters.com. Note responses may take awhile.

Sincerely,

Andrew Mhley - Public Adjuster - 800-455-4491 - AMhley@AltieriAdjusters.com

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Examples of flood compliant breakdowns (only condenser covered if that's all that was touched by flood waters):

AIR HANDLER: \$3,000.00

CONDENSER: \$3,900.00

Condenser only: \$3,740.00

Air handler only: \$1,289.00

Air Handler (new)	\$2,700.00
Condenser (new)	\$3,300.00

The system was submerged in saltwater and already shows signs of corrosion.

The system is highly recommended to be replaced.

Outdoor condensing unit portion was \$6900 of total system price.

Condenser	1.0	\$3,580.00	\$3,580.00
Found condenser had been submerged in salt water during hurricane Ian. Electrical components and condenser coil compromised.			