



## *Casa Marina Motor Lodge*

**2703 North Kings Highway  
Myrtle Beach, S.C. 29577  
(803) 448-8511**

THE GOODMAN-GABLE-GOULD COMPANY  
Certified Public Adjusters  
133 Rollins Avenue, Suite 1  
Rockville, Maryland 20852-4004

Gentlemen:

Having been a resident of Myrtle Beach for more than thirty-two years, I have weathered many storms. In all these years, there has been no severe damage to the oceanfront; and in my location, one block from the beach, damage has always been minimal. I had never filed an insurance claim for storm damages - nor did I expect to.

As we all know now, HUGO was different. With the exception of a number of long-time residents, who remember Hurricane Hazel - in October of 1954; none of us could have imagined the devastation that would occur in the late night and early morning hours of September 21<sup>st</sup> and 22<sup>nd</sup>.

For the first time, I was told to evacuate - with the understanding that permanent residents, with proper identification - could return the next day. This was not the case, however, and when I was allowed to return, two days later, I found that I had sustained roof damage, water damage to a number of rooms = including my living quarters - pool damage caused by material from the roof, and more debris in the yard than I had ever had. A significant loss to me, but minor damage, when compared with damage on the oceanfront.

Less than an hour from the time I arrived in Myrtle Beach, I received a call from a good friend, Melissa Coates, from the Inn At Myrtle Beach on North Ocean Boulevard. The Inn had suffered extensive damage, and she needed room for two of the owners, who had arrived to assess the damages, along with two insurance adjusters. My power had been restored; the telephone system was not damaged; the ice machine was working; even with roof damage, I had some dry rooms - with television sets in working order. I was in fair shape - comparatively - and within a short time they had checked in. As luck would have it, the adjusters turned out to be Jim Roof and Karl Denison, Certified Public Adjusters, with The Goodman-Gable-Gould Company.

From the very beginning, both Jim and Karl assured me that they could help with an estimate of damages. Unfamiliar with the services offered, and not having had sufficient time to review my insurance policy, I was hesitant at first. In a short time, however, as they pointed out numerous things, having significance to them, but not to me; I realized that I had more damage than I had first thought. It became clear that



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not only did I need their help, but that I probably would not recover many legitimate losses if I tried to handle the claim myself. Realizing that such things are best left to professionals; it was, therefore, with great relief that I chose to have them work in my behalf - providing me with all documentation necessary to file a claim.

Other members of your company, including Harvey Goodman, Andy Gorelick, and Dick Lewis, became involved in putting together an estimate of damages. With their combined experience, expertise, and guidance, within a relatively short period of time, I was able to reach a satisfactory settlement with my insurance company.

I have been a widow for almost eleven years, and I appreciate more than you know, the wholehearted concern, shown by the entire team, in making sure that I was able to achieve the best possible settlement. Working with them was a pleasure, and the fee charged by your company for their services was well-earned and very reasonable.

Best regards to all involved in this effort, especially Jim Roof, who was the first to realize that I really needed help. At best, a widow has a tough time holding her own against those who seek to take unfair advantage. Since the death of my husband, working with Jim and others from your company was the most positive experience I have had.

I will highly recommend your services to anyone, and if, at any time in the future, I find myself in unfortunate circumstances, a call to your company is the first that I shall make.

Sincerely,

CASA MARINA MOTOR LODGE



Juanita B. Kincaid  
Owner/Manager