

**VERDICT FORM**

As to Plaintiff, JOHN ROBERT SEBO's suit against Defendant, AMERICAN HOME ASSURANCE COMPANY, INC., we, the jury, return the following verdict

1. Did the Plaintiff, JOHN ROBERT SEBO, establish a loss within the terms of the all risk homeowner's insurance policy?

YES ✓ NO \_\_\_\_\_

If your answer to question 1 is YES, please continue to question 2. If your answer to question 1 is NO, your verdict is for the Defendant, AMERICAN HOME ASSURANCE COMPANY, INC., and you should not proceed any further except to date and sign this verdict form and return it to the courtroom.

2. Did the Plaintiff, JOHN ROBERT SEBO, submit a claim to American Home related to the initial rain-based water intrusion property damage?

YES ✓ NO \_\_\_\_\_

3. Please identify the time period during which the initial rain-based water intrusion property damage took place at the Plaintiff, JOHN ROBERT SEBO's, residence.

April 19, 2005 - OCT 23, 2005

4. Specifically set forth those damages that the Defendant, AMERICAN HOME ASSURANCE COMPANY, INC., must pay to the Plaintiff, JOHN ROBERT SEBO, as a result of physical damage from water intrusion from the initial rain-based water intrusion that occurred during the time period referenced in your answer to Question Number 3.:

- (a) Repair/Reconstruction of house
- (b) Repair/Reconstruction of other permanent structures
- (c) Repair/Replacement Contents
- (d) Property removal for safe keeping
- (e) Debris removal
- (f) Precautionary repairs
- (g) Rebuilding to code

\$ 6,000,000.<sup>00</sup>  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ ~~\_\_\_\_\_~~  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ ~~\_\_\_\_\_~~ 1,680,000.  
\$ \_\_\_\_\_

TOTAL =

~~10,000,000~~  
7,680,000

5. Did the Plaintiff, JOHN ROBERT SEBO, submit a claim to Defendant, AMERICAN HOME ASSURANCE COMPANY, INC., related to any wind and/or water damage suffered as a result of Hurricane Wilma which occurred on October 24, 2005?

YES ✓ NO       

6. Specifically set forth those damages that Defendant, AMERICAN HOME ASSURANCE COMPANY, INC., must pay to the Plaintiff, JOHN ROBERT SEBO, as a result of physical damage from any wind and/or water damage suffered as a result of Hurricane Wilma that occurred on October 24, 2005:

- (a) Repair/Reconstruction of house \$ 30,600
- (b) Repair/Reconstruction of other permanent structures \$
- (c) Repair/Replacement Contents \$
- (d) Property removal for safe keeping \$
- (e) Debris removal \$
- (f) Precautionary repairs \$
- (g) Rebuilding to code \$

TOTAL = \$ 30,600

7. Specifically set forth those damages that the Defendant, AMERICAN HOME ASSURANCE COMPANY, INC., must pay to the Plaintiff, JOHN ROBERT SEBO, as a result of Loss of Use from:

(a) any wind and/or water damage suffered as a result of Hurricane Wilma that occurred on October 24, 2005: \$ 30,600

(b) the initial rain-based water intrusion that occurred during the time period referenced in your answer to Question Number 3. \$ 7,680,000

TOTAL = \$ 7,710,600

8. What was the dollar amount of the FEMA threshold that represented 50% of the value of the insured premises? \$ 3,400,000.00

Please sign and date the verdict form and return it to the bailiff.  
SO SAY we all this 3<sup>RD</sup> day of March, 2011.

*John D. McLaughlin*  
FOREPERSON