

Re: Housing Insurance (?) Qn

From **dmimb** <dmimb@hushmail.com>
To **Nate Nerem** <neremn@gmail.com>
Bcc **Marie McGovern** <riemcgovern@gmail.com>, **Henry Imberti** <henry.imberti@gmail.com>
Sent Thursday, July 11, 2024 at 9:08 AM
Encrypted **No**
Signed **No**

Nate,

I can't believe this, but I still haven't received a response. This e-mail is all of my receipts.

I've a saved copy of what I sent to Black Hills on their online ticketing form, the 811 dig request ticket, part of my work trip receipt showing at least part of the time I was out, pictures/video of the trench and line in my yard, 811's written response to me, a photo of my call log to Roger, and copies of my bills from April to June showing no notice to me of this.

<http://percivalfiles.phx.enscaled.us/digReceipts/>

The dig request ticket number is 241520512. That contains the recorded incriminating information.

According to that ticket, Black Hills did the dig, Roger Roller is the local office responsible, I'm not listed in the parties contacted, and they didn't receive a response from the city.

I sent Black Hills a written request for comment July 9th. I contacted Roger Roller at 5153514097 on July 3rd according to my call log here. June 28th was when I first contacted Black Hills. I didn't realize my power was out in my garage for quite a while, and it took me an embarrassing while to connect the dots and find the cut line under my grass. Despite the dig request taking place on June 5th, I do not recall them digging on that date (I was doing work on some gutters on my house at that time, so I might be able to find some dated photos to prove that the dig happened while I was out).

When I last contacted 811, they told me Black Hills did not file a dig-in notice that they had cut a line. According to my call with the utility commission, that would be grounds for an investigation, which would result in fines for Black Hills, but not anything for damages.

Thanks again for your help here. I really appreciate any advice/etc. you can give me here.

Kind Regards,
~David Imberti

On 7/9/2024 at 1:15 PM, "Nate Nerem" <neremn@gmail.com> wrote:

David

I am available not to talk if can.

Thanks Nate

On Tue, Jul 9, 2024 at 1:13 PM <dmimb@hushmail.com> wrote:

P.S. If there's a good time to call, let me know.

On 7/8/2024 at 11:44 AM, dmimb@hushmail.com wrote:

Hey Nate,

I gave you a call, but you were on the line, so I'll go ahead and send this over, I think I said the same thing on your voicemail.

Going by the 811 ticket, the city didn't ask for anything done (they gave no response to the dig request--incidentally, the ticket also shows I was never contacted, which is true). The main thing is electricals. My riding mower was charging at the time and it's not starting up now, and I don't know for sure yet if any of the electricals in my garage were damaged or not.

I'm more just wanting some way to get the electrical going to my garage again, which involves something to cover the cost of retrenching the line. If the gas company and 811 are denying fault, what avenue do you know of that I'm left with, calling your wife?

Thanks,

~David Imberti

On 7/8/2024 at 9:24 AM, "Nate Nerem" <neremn@gmail.com> wrote:

David:

I am very sorry to hear that you are having this issue. I would say that the issue would lie with Black Hills. Did you reach out to the city to see if they asked to have anything done? The issue with your homeowners policy is we have to have a covered peril in order to trigger your policy coverage. That is usually items like wind, hail, fire, theft, vandalism. It might fall under vandalism but since someone told them to do the work, not sure it would be vandalism. I would be more than happy to call your insurance company and ask them if this would be covered. What did you lose due to them cutting your power and drilling into your foundation? Did all your food go bad or did electronics get damaged?

Let me know and I will see if I can find any coverage. But I would call the city as well and see if they requested anything.

Thanks Nate

On Fri, Jul 5, 2024 at 11:10 AM <dmimb@hushmail.com> wrote:

Hey Nate,

I hope you had a happy fourth.

I'm asking you the following below because I set up my house insurance through you, and I wondering if I need to file an insurance claim or find a different way to resolve the issue. Could you please advise me on the best way to proceed?

I came back from a trip and found that Black Hills Energy had done work on my property, and in the process cut the electrical line between my house and garage (they also drilled some sort of post into my foundation--I don't know what that's about). I didn't receive any contact from them that they were doing the work at all, so I only found out that they were the ones who did it by doing a ticket search with 811. Black Hills sent me to a local contact. The local office denies responsibility and says it was the flagger. The only flagger I can find is 811, who has told me that they don't flag for private lines. I've been very slow getting to this point, so that's all I know at the moment.

I'm guessing that the claim wouldn't go through them since Black Hills is ultimately responsible. Do you have any advice for what I should do here?

Kind Regards,
~David Imberti

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