

CANOPY  
REMOVAL

8994

5-23-18 ACCESS

## Tree Permit Application

Please Clearly Print All Information unless indicated otherwise.

Date: April 26, 2018

Tree Address 821 Frances St  
Cross/Corner Street Frances + Olivia  
List Tree Name(s) and Quantity Royal Poinsettia  
Species Type(s) check all that apply ☐ Palm ☒ Flowering ☐ Fruit ☒ Shade ☐ Unsure  
Reason(s) for Application:

☒ REMOVE ☒ Tree Health ☒ Safety ☐ Other/Explain below  
☐ TRANSPLANT ☐ New Location ☐ Same Property ☐ Other/Explain below  
☐ HEAVY MAINTENANCE ☐ Branch Removal ☐ Crown Cleaning/Thinning ☐ Crown Reduction

Additional Information and Explanation Remove termite infested completely Hollow TREE

Property Owner Name Heather Cartwright  
Property Owner eMail Address hcartwright@gmail.com  
Property Owner Mailing Address 821 Frances St  
Property Owner Mailing City Key West State FL Zip 33040  
Property Owner Phone Number (416) 662-0860  
Property Owner Signature H B Cartwright

Representative Name Treeman, LLC - Sean Creedon  
Representative eMail Address Keystreeman@gmail.com  
Representative Mailing Address P.O. Box 430269  
Representative Mailing City Big Pine Key State FL Zip 33043  
Representative Phone Number (305) 908-8448

NOTE: A Tree Representation Authorization form must accompany this application if someone other than the owner will be representing the owner at a Tree Commission meeting or picking up an issued Tree Permit.

Tree Representation Authorization form attached ☐

<<<<< Sketch location of tree in this area including cross/corner Street >>>>>

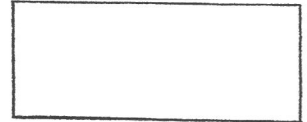
Please identify tree(s) with colored tape

5' x 4" can  
19.7" dbh



OLIVIA

If this process requires blocking of a City right-of-way, a separate ROW Permit is required. Please contact 305-809-3740.



## Tree Representation Authorization

Date: April 25, 2018

Attendance at the Tree Commission meeting on the date when your request will be discussed is necessary in order to expedite the resolution of your application. This Tree Representation Authorization form must accompany the application if the property owner is unable to attend or will have someone else pick up the Tree Permit once issued.

Please Clearly Print All Information unless indicated otherwise.

Tree Address \_\_\_\_\_

Property Owner Name \_\_\_\_\_  
Property Owner eMail Address \_\_\_\_\_  
Property Owner Mailing Address \_\_\_\_\_  
Property Owner Mailing City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Property Owner Phone Number (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
Property Owner Signature \_\_\_\_\_

Representative Name Treeman, LLC - Sean Creedon  
Representative eMail Address Keystreeman@gmail.com  
Representative Mailing Address P.O. Box 430204  
Representative Mailing City Big Pine Key State FL Zip 33043  
Representative Phone Number (305) 900-8448

I Heather Cartwright, hereby authorize the above listed agent(s) to represent me in the matter of obtaining a Tree Permit from the City of Key West for my property at the tree address above listed. You may contact me at the telephone listed above if there is any questions or need access to my property.

Property Owner Signature

Heather Cartwright

The forgoing instrument was acknowledged before me on this 25<sup>th</sup> day April 2018.

By (Print name of Affiant) Heather Cartwright who is personally known to me or has produced Ontario, CANADA DL as identification and who did take an oath.

### NOTARY PUBLIC

Sign Name: Eileen Quinn

Print Name: Eileen Quinn

My Commission Expires: 4/26/2018

Notary Public - State of Florida (seal)



## Karen DeMaria

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**From:** Heather Cartwright <hbcartwright@gmail.com>  
**Sent:** Friday, May 18, 2018 11:59 AM  
**To:** Karen DeMaria  
**Cc:** keystreeman@gmail.com  
**Subject:** Re: Royal Poinciana tree removal request

Dear Karen,

Yes I would like to proceed with request removal at the Tree Commission.

Currently my insurer, Lexington, is denying me wind coverage because of that tree. Have you heard of any situations like mine, when the tree is cut back to the maximum city allowance (as it was by Sean in March) but the insurance company demands more?

I feel like I am caught in a catch 22, if I can't reduce the tree by a greater degree or cut it down. Plus of course I am concerned about termites.

Can you advise me of situations like mine in relation to insurance denial?

Thank you

Heather

Sent from my iPhone

On May 18, 2018, at 11:36 AM, Karen DeMaria <[kdemaria@cityofkeywest-fl.gov](mailto:kdemaria@cityofkeywest-fl.gov)> wrote:

Heather:

I have thought about the removal application and met with Sean Creedon about the tree. I can not issue an emergency permit for the removal of the tree as there is no evidence of subterranean termites and therefore, not an immediate safety issue. Yes, the tree may have termites but the issue is not an immediate safety issue. If you still want to move forward with the removal request, I will place your application on the June 12 Tree Commission agenda. Please let me know via e-mail whether you want to proceed or not.

Sincerely,

Karen

Karen DeMaria  
Urban Forestry Manager/Tree Commission  
Certified Arborist  
305-809-3768



## Karen DeMaria

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**From:** Karen DeMaria  
**Sent:** Tuesday, May 29, 2018 4:20 PM  
**To:** 'Heather Cartwright'  
**Cc:** keystreeman@gmail.com  
**Subject:** RE: Royal Poinciana tree removal request

Heather:

Please get me any additional information by Friday, June 8 so that I can make sure the Tree Commission can review it in a timely manner.

Sincerely,

Karen

**From:** Heather Cartwright [mailto:hbcartwright@gmail.com]  
**Sent:** Friday, May 18, 2018 1:06 PM  
**To:** Karen DeMaria <kdemaria@cityofkeywest-fl.gov>  
**Cc:** keystreeman@gmail.com  
**Subject:** Re: Royal Poinciana tree removal request

Thank you very much for your speedy & helpful reply.  
I will forward that information from the insurance company.  
Heather

Sent from my iPhone

On May 18, 2018, at 12:18 PM, Karen DeMaria <[kdemaria@cityofkeywest-fl.gov](mailto:kdemaria@cityofkeywest-fl.gov)> wrote:

Yes I have heard of similar issues. Usually the people have found other carriers.

Please send me copies of the insurance company letter to add to the file. If the removal gets denied you might be able to use that letter as proof that you are following the rules and regulations of the City and request more discussion. I do not think they can make you break the local laws and most of the insurance people have no clue about trees.

Also, if you have any additional photos regarding the tree trimming work and the termite swarm, please let me know. I know that when the work was done that was when termites were swarming all over town.

Sincerely,

Karen

**From:** Heather Cartwright [<mailto:hbcartwright@gmail.com>]  
**Sent:** Friday, May 18, 2018 11:59 AM  
**To:** Karen DeMaria <[kdemaria@cityofkeywest-fl.gov](mailto:kdemaria@cityofkeywest-fl.gov)>

Cc: [keystreeman@gmail.com](mailto:keystreeman@gmail.com)

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Urban Forestry Manager/Tree Commission  
Certified Arborist  
305-809-3768

## Karen DeMaria

---

**From:** Heather Cartwright <hbcartwright@gmail.com>  
**Sent:** Wednesday, May 30, 2018 12:33 PM  
**To:** Karen DeMaria  
**Cc:** Dean Southernmost Insurance; The Tree Man  
**Subject:** Re: Royal Poinciana tree removal request  
**Attachments:** Treeman letter.jpeg; image001.png; Orkin Inspection Report.pdf; Section I and Section II Exclusion for Tree close to Dwelling (4-26-18)..\_.pdf

Dear Karen,

I am requesting two approvals from the Tree Commission:

1) Removal of the Royal Poinciana from my property. Please find supporting documentation from the Orkin Inspection Report that cites the tree as a vulnerable area for termites.

2) Additional limbing to the Spanish Lime tree beyond the maximum allowance of the city of Key West.

Please find four pieces of supporting documentation for this request;

- photo of Spanish Lime limbs that overhangs my roof
- letter from Treeman LLC stating work done on the Spanish Lime (and others on my property) on January 18, 2018 to the maximum allowance by the city of Key West
- letter from Lexington Insurance, denying me damage and liability coverage for my property as it relates to Spanish Lime tree at 821 Francis Street.
- email in bold (attached below my signature) from Abigail Hester, Underwriting Analyst, which states "Lastly, the following concerns are noted tree limbs overhanging the roof and risk, as a result we cannot remain on the policy as currently written unless the tree limbs are cut back away."

As a Key West property owner, I need to insure my property against wind damage as well as be in compliance with city bylaws.

The only way I can be insured and be in compliance with city bylaws is to respectively request approval for additional limbing of the Spanish Lime tree.

Thank you for your consideration in this matter.

Sincerely,

Heather Cartwright

cc. Dean Wahlstrom, Southernmost Insurance  
cc. Sean Creedon, Treeman LLC

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**From:** Hester, Abigail A  
**Sent:** Wednesday, May 02, 2018 12:49 PM  
**To:** Thomas  
**Cc:** CTOM PEGA  
**Subject:** 03-A/Cartwright, Heather Endorsement /84764654 ^/Inspection

Good afternoon,

The attached completed property inspection report indicates that the Coverage A limit of the risk exceeds the 100% estimated replacement cost value of the dwelling. Florida is a valued policy state; therefore, in order to remain on this policy, please provide a valid estimated replacement cost valuation, such as a Marshall & Swift/Boeckh (MSB) residential building estimated replacement cost tool, supporting the current Coverage A limit or authorize lowering the Coverage A limit to the estimated replacement cost value **within 14 days to avoid Notice of Cancellation**.

In addition the square footage will be amended to 1150 unless disputed via documentation **prior to 5/16/2018**.

**Lastly, the following concerns are noted tree limbs overhanging the roof and risk, as a result we cannot remain on the policy as currently written unless the tree limbs are cut back away. I will need photos to confirm prior to 5/16/2018. As we must take action during the underwriting period and understanding that may not be enough time for the insured to address this issue prior to the expiration of the underwriting period, we must issue a notice of cancellation or with the insured's consent apply the attached section I and II exclusion for tree. Please advise prior to 5/16/2018.**

Thank you,

**Abigail Hester**

**AIG**

Underwriting Analyst II

Consumer | Risk Specialists Companies Insurance Agency, Inc.

On Tue, May 29, 2018 at 4:19 PM, Karen DeMaria <[kdemaria@cityofkeywest-fl.gov](mailto:kdemaria@cityofkeywest-fl.gov)> wrote:

Heather:

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Karen

Karen DeMaria

Urban Forestry Manager/Tree Commission

Certified Arborist

305-809-3768



# INSPECTION REPORT

This report is limited to a visual inspection of the exposed structure. There may be hidden infestations and/or damage that are not evident from a visual inspection. The purpose of this inspection report is to document areas of concern from the interior and exterior inspection. Specifically: (1) Visible conditions conducive to infestation; (2) Visible evidence of infestation, damage, or past infestations. This report is not valid for real estate transactions. This report DOES NOT INCLUDE MOLD or any mold-like conditions. Mold is generally not a wood destroying organism and is outside the scope of this report. If you wish your property to be inspected for mold or mold-like conditions, please contact the appropriate mold professional.

**Customer Name** Heather Cartwright **Date** 3/21/18  
**Address** 821 Frances St Key West Florida 33040 **Phone** (416) 662-0860

## EXTERIOR

### 1. Type Foundation:

Hollow Block ☐ Double Brick ☐  
 Tile Block ☐ Hollow Block w/Brick ☐  
 Single Brick ☐ Foam (ICF) ☐  
 Solid Pour ☐ Stone ☐  
 Wood ☐ Brick Veneer ☐

### 2. Type Construction:

Basement ☐ Floating Slab ☐  
 Stem Wall ☐ Combination ☐  
 Supported Slab ☐ Piers Only ☐  
 MFG Home ☐ Crawl ☐  
 Monolithic Slab ☐

### 3. Type Siding:

Shingle ☐ EIFS ☐  
 Metal ☐ Vinyl ☐  
 Wood ☐ Brick Veneer ☐  
 Other ☐  
 Stucco on Block/solid Pour ☐  
 Stucco on Frame or Wire Mesh ☐  
 Clearance from Soil in Inches:  
 Front  Right   
 Left  Rear

Comments:

**4. Firewood Storage:** Yes ☐ No ☒ Location:  Distance from Foundation:  ft.

### 5. Vulnerable Conditions Termites Seek:

Landscape Timbers: Yes ☐ No ☐ Irregular Grading: Yes ☐ No ☐ Plumbing Concerns: Yes ☐ No ☐  
 Mulch: Yes ☐ No ☐ Gutters/Splashguards: Yes ☐ No ☐ Wood to Ground: Yes ☐ No ☐  
 Sprinklers: Yes ☐ No ☐ Standing Water: Yes ☐ No ☐ Cellulose Debris: Yes ☐ No ☐  
 Trees/Stumps: Yes ☒ No ☐ Deck/Fence: Yes ☐ No ☐ A/C Condensation: Yes ☐ No ☐

Comments:

There is a dead tree located at the right side of this property. It has high risk to get subterranean or dry wood termites. These termites could potentially spread to the property if the tree is not removed.

**6. Is there a well, cistern, or pond?** Yes ☐ No ☒ Distance from House:  ft. (If within 25 ft. must complete Well Checklist Item 151514)

## INTERIOR

### 1. Structural Conditions:

Water Leaks/Moisture/French Drains/Sump Pump: Yes ☐ No ☐ Comments:   
 Wood-to-Ground Contact: Yes ☐ No ☐ Comments:   
 Moisture Treatment Recommended: Yes ☐ No ☐ Comments:   
 Inaccessible Areas: Yes ☐ No ☐ Comments:   
 Wood on Slab: Yes ☐ No ☐ Comments:   
 Moisture Conditions:

### 2. Pests or Evidence Found:

**Ants:**  **Locations:**  **Spiders:**  **Locations:**   
**Roaches:**  **Locations:**  **Rodents:**  **Locations:**   
**Other:**  **Locations:**  **Other:**  **Locations:**

#### Wood Destroying Organisms:

Subterranean Termites: Evidence:  Location(s):   
 Formosan Termites: Evidence:  Location(s):   
 Drywood Termites: Evidence:  Location(s):   
 Powderpost Beetles: Evidence:  Location(s):   
 Fungus/Rot: Evidence:  Location(s):

Treatment Recommended: Yes ☐ No ☐

**3. Heating System Design:** Plenum ☐ Sub-Slab Ducts ☐ Overhead ☐ Radiant ☐ Conventional ☐

Problems Noted:

**4. Insulation:** (In approved markets) Energy Rating Existing in Attic:  Type:

Additional Insulation Recommended: Yes ☐ No ☐

**Inspector:** Martin Gaitan **Branch Telephone #:** (305) 393-6184

# **TREEMAN, LLC**

**P.O. BOX 430204  
BIG PINE KEY, FL 33043  
305-900-8448**

May 25, 2018

Re: Heather Cartwright  
821 Francis St.  
Key West, FL 33040

To whom it May Concern:

By request of my customer, Ms. Cartwright, my company cut back a Spanish Lime tree, cut back a Schefflera tree, and trimmed a Royal Poinciana tree on January 16, 2018. In addition, we returned on March 29, 2018, to remove the right side of a Poinciana Tree at 821 Francis St., Key West. The trimming allowed for ample clearance from the roof and the house.

Please be advised that these trees have been cut to the maximum allowance, as per the city of Key West, for the best health of the trees.

Feel free to contact me with any questions or concerns.

Sincerely,

Sean Creedon  
ISA Certified Arborist  
President, Treeman, LLC



Tree: Branch Overhanging Roof, Tree, Rear, Tree overhanging dwelling



**This endorsement, effective 12:01 A.M.,  
Forms a part of Policy No.: 84764654  
Issued to: Heather Cartwright  
By: LEXINGTON INSURANCE COMPANY**

**NO SECTION I - PROPERTY COVERAGES OR SECTION II - LIABILITY  
COVERAGES FOR DAMAGES RESULTING FROM TREE IN CLOSE PROXIMITY  
TO THE DWELLING AT THE "INSURED LOCATION"**

This endorsement modifies insurance provided by the policy:

**1. NO SECTION I-PROPERTY COVERAGES**

We will not provide any **SECTION I – PROPERTY COVERAGES** for any loss, cost, damage, or expense caused by, arising out of, occurring on or around, or resulting directly or indirectly, in whole or in part, from the tree which is in close proximity to the dwelling and located at the rear of the dwelling by the back porch at the "insured location."

**2. NO SECTION II-LIABILITY COVERAGES**

We will not provide any **SECTION II – LIABILITY COVERAGES** for any "bodily injury," "property damage" or any loss, cost, damage, expense, injury, claim, or "suit" caused by, arising out of, occurring on or around, or resulting directly or indirectly, in whole or in part, from the tree which is in close proximity to the dwelling and located at the rear of the dwelling by the back porch at the "insured location."

If any provision contained herein shall, for any reason, be held to be invalid, illegal or unenforceable in any respect, such provision shall be ineffective only to the extent of such invalidity, illegality or unenforceability, without invalidating the remainder of such provision.

All other terms and conditions of the policy remain the same.