

[REDACTED]

16 (Off the record.)
17 VIDEOGRAPHER: On the record at 3:12.
18 Q (By Ms. Locke) Regarding your claim for
19 emotional distress, can you tell me specifically
20 what symptoms you've had and the time periods in
21 which you suffered those symptoms for which you're
22 claiming Nationwide is responsible for?
23 A. I became stressed the minute I found out
24 my home was gone. I saw it on the -- on TV in
25 Alabama. And they had an up-in-the-air shot, and

1 they went over Long Beach Oaks. And I seen that
2 every house there was gone in that little area. So,
3 I knew mine was gone too. And that was upsetting.
4 But, you know, we still thought Nationwide was going
5 to take care of us. So, I really didn't get that
6 depressed over it. It was stuff. It wasn't our
7 life. I was happy that John and I and my little dog
8 had gotten out okay.

9 But once Nationwide started messing
10 around, I got a suspicion that they were trying to
11 get out of it because of the way I was being treated
12 by them. I asked them when they went out to review
13 it to -- when they sent people out, I asked them to
14 let me know in advance, and they never did. They
15 would call me after it was done. It looked like
16 they were avoiding me. And that was upsetting.

17 But when I got the letter of denial, I
18 went into depression. And my husband, he was worse,
19 and he -- I felt terrible, and then I would see him
20 and how he was reacting to it, and it was just very
21 depressing for me for myself. I didn't know what we
22 was going to do. I didn't have the answers. I
23 cried. I had a lot of headaches. I went around
24 crying all the time. I didn't know what I was going
25 to do.

1 We was living for the moment. We had no
2 future, no plans, no anything. And we kept hoping
3 that Nationwide would reconsider. We kept hearing
4 on the news that some of the insurance companies was
5 reconsidering here and there. We hoped they would.
6 But after a couple of years, we finally -- I did, I
7 got the feeling that, hey, they are not going to do
8 anything unless we sue them and go through a court
9 of law, and do what we got to do.

10 So, that's -- I felt like they owed us,
11 and I was very depressed. I had no future at all.
12 I still don't know where I'm going, four years
13 later. And I feel they owe me. And it was very
14 depressing. And I was crying all the time and had
15 severe headaches from crying. And it just made me
16 very nervous and tense and short-tempered with
17 people that I loved. And I didn't like the way it
18 reacted on me.

19 Q. Do you still have crying spells today?

20 A. Sometimes. They're more controlled.

21 Q. What about headaches?

22 A. I still have a lot of headaches.

23 Q. So, aside from the crying and headaches,
24 is there anything else that you can tell me?

25 A. I have anger because I keep wondering why

1 that happened. I have anger because of what they
2 put my husband through. Us living in that little
3 FEMA trailer for six months was like a torture
4 chamber. To him it was like a jail cell. He was
5 claustrophobic, and it was just -- it was horrible
6 to watch a man his age and in his health condition
7 have to live the last few months of his life in the
8 conditions he lived in.

9 And I feel like that Nationwide was --
10 they may have not hurt his health as much as his
11 depression, but they took enjoyment away from him.
12 We couldn't enjoy anything. We didn't even feel
13 like going to see a movie. We was just too
14 depressed to enjoy life at all. And he died like
15 that. And I feel like that was Nationwide's fault
16 for not taking care of us the way they should have.

17 I think if we had money to work with, we
18 could have went on with our life. We could have
19 planned, we could have worked at it, and he would
20 have been happier. At least he had a goal,
21 something to look forward to. But the way it all
22 happened, all he had was more depression ahead of
23 him. And then his health started failing him on top
24 of all that. And I don't know if it was due to the
25 depression or just his health conditions, but it

1 sure didn't help. And seeing him go through that,
2 and then losing him depressed me terribly.

3 And I had a lot of tightness in my chest
4 over months before my surgery. I thought it was
5 just nerves. I don't know if it was nerves or since
6 I had to have a heart problem, whether it was from
7 my heart, but it was a lot of tightness and aching
8 in the chest. And I just felt bad. I couldn't
9 sleep at night. I cried all the time. And like I
10 said, headaches. I got a headache right now just
11 from going through this today.

12 But when you've worked hard all your life,
13 and you have a spouse that's done the same, and
14 you've got goals that you're working for and you
15 think you're covered, then you find out that it's
16 not happening, you're not covered, or so to say.
17 The help that you were planning on that you were
18 paying for all those times, it's not there. It's
19 very depressing. And I cried a lot. I couldn't
20 stop crying. That's why I got help from the
21 doctors, so that I could talk to the doctors to make
22 sense with them when they were trying to tell me
23 something about my husband's condition and that type
24 of thing.

25 MS. LOCKE: At this point I don't think I

1 have any further questions for you. I tender the
2 witness.

3 MR. DENHAM: I don't have any questions.

4 VIDEOGRAPHER: Off the record at 3:20.

5 End of deposition.

6 Original: Ms. Politz, Esq.

7 Copy: Mr. Denham, Esq.

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