

FORM 4

STATE OF SOUTH CAROLINA  
 COUNTY OF HORRY  
 IN THE COURT OF COMMON PLEAS

JUDGMENT IN A CIVIL CASE  
 CASE NUMBER 2020CP2600808

A Tebele & Sons		Certain Underwriters At Lloyds General Security Indemnity Company Of Arizona	Crescent Coast Insurance LLC HDI Global Specialty SE
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PLAINTIFF(S)  Submitted by: Clerk of Court	DEFENDANT(S)  Attorney for: <input type="checkbox"/> Plaintiff <input type="checkbox"/> Defendant <input type="checkbox"/> Self-Represented Litigant
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DISPOSITION TYPE (CHECK ONE)

- JURY VERDICT.** This action came before the court for a trial by jury. The issues have been tried and a verdict rendered.
- DECISION BY THE COURT.** This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.  See Page 2 for additional information.
- ACTION DISMISSED (CHECK REASON):**  Rule 12(b), SCRPC;  Rule 41(a), SCRPC (Vol. Nonsuit);  
 Rule 43(k), SCRPC (Settled);  Other: \_\_\_\_\_
- ACTION STRICKEN (CHECK REASON):**  Rule 40(j) SCRPC;  Bankruptcy;  
 Binding arbitration, subject to right to restore to confirm, vacate or modify arbitration award;  Other: \_\_\_\_\_
- STAYED DUE TO BANKRUPTCY**
- DISPOSITION OF APPEAL TO THE CIRCUIT COURT (CHECK APPLICABLE BOX):**  
 Affirmed;  Reversed;  Remanded;  Other:

NOTE: ATTORNEYS ARE RESPONSIBLE FOR NOTIFYING LOWER COURT, TRIBUNAL, OR ADMINISTRATIVE AGENCY OF THE CIRCUIT COURT RULING IN THIS APPEAL.

**IT IS ORDERED AND ADJUDGED:**  See attached order; (formal order to follow)  Statement of Judgment by the Court:

ORDER INFORMATION

We, the jury, unanimously find in favor of the Defendants, Certain Underwriters at Lloyd's, HDI Global Specialty S and General Security Indemnity Company of Arizona on the first cause of action, Breach of an Insurance Contract and the second cause of action, Bad Faith.

We, the jury, unanimously find that the Defendant, Crescent Coast Insurance LLC, was negligent and that such negligence proximately caused the Plaintiff, A. Tebele & Sons' injuries at 40%.

We, the jury, unanimously find that the Plaintiff, A. Tebele & Sons, was negligent and that such negligence proximately caused the Plaintiff, A. Tebele & Sons' injuries at 60%.

We, the jury, unanimously find in favor of the Plaintiff, A. Tabele & Sons, and against the Defendant, Crescent Coast Insurance LLC, for Breach of Fiduciary Duty in the amount of \$15,000.00.

This order  ends  does not end the case.

Additional Information for the Clerk: \_\_\_\_\_

INFORMATION FOR THE JUDGMENT INDEX

Complete this section below when the judgment affects title to real or personal property or if any amount should be enrolled. If there is no judgment information, indicate "N/A" in one of the boxes below.

Judgment in Favor of (List name(s) below)	Judgment Against (List name(s) below)	Judgment Amount To be Enrolled (List amount(s) below)
A. Tebele & Sons	Crescent Coast Insurance LLC	\$15,000.00

RECEIVED

Apr 29 2024

SC Court of Appeals

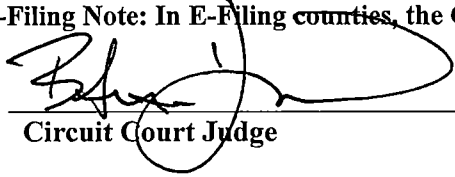
ELECTRONICALLY FILED - 2023 Dec 19 3:43 PM - HORRY - COMMON PLEAS - CASE# 2020CP2600808

If applicable, describe the property, including tax map information and address, referenced in the order:

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk.

Note: Title abstractors and researchers should refer to the official court order for judgment details.

E-Filing Note: In E-Filing counties, the Court will electronically sign this form using a separate electronic signature page.



Circuit Court Judge

2776

Judge Code

12/19/2023

Date

**For Clerk of Court Office Use Only**

This judgment was entered on , and a copy mailed first class or placed in the appropriate attorney's box on , to attorneys of record or to parties (when appearing pro se) as follows:

**William Wayne DesChamps III** 1357 21St Ave. North, Ste. 102 Myrtle Beach, SC 29577  
**W. W. DesChamps Jr.** 1357 21St Ave. North, Ste. 102 Myrtle Beach, SC 29577  
**Gene McCain Connell Jr.** PO Drawer 14547 Surfside Beach, SC 29587

**Roman Creal Harper** 11525 N. Community House Road Suite 300 Charlotte, NC 28277  
**Lewis Andrew Watson** 11525 North Community House Road Suite 300 Charlotte, NC 28277  
**Douglas Charles Baxter** PO Box 3646 Myrtle Beach, SC 29577  
**Shauna Lisa Gibson** 5552 Nur Lane Raleigh, NC 29585  
**Caleb Martin Riser** 1900 Barnwell St. Columbia, SC 29201  
**Dominic Allen Starr** PO Box 1349 Myrtle Beach, SC 29578  
**Stephen M. Cox** Robinson Bradshaw & Hinson, P.A. PO Box 12070 Rock Hill, SC 29731  
**Douglas Michael Zayicek** PO Box 357 Myrtle Beach, SC 29578-0357  
**Hunter Weston Adams** P.O. Drawer 7788 Columbia, SC 29202

ATTORNEY(S) FOR THE PLAINTIFF(S)

ATTORNEY(S) FOR THE DEFENDANT(S)

Court Reporter - Julie Kevish

Renee N. Elvis - Clerk of Court

E-Filing Note: In E-Filing counties, the date of Entry of Judgment is the same date as reflected on the Electronic File Stamp and the clerk's entering of the date of judgment above is not required in those counties. The clerk will mail a copy of the judgement to parties who are not E-Fileers or who are appearing pro se. See Rule 77(d), SCRCp.

**ADDITIONAL INFORMATION REGARDING DECISION BY THE COURT AS REFERENCED ON PAGE 1.**

This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

STATE OF SOUTH CAROLINA )  
 )  
COUNTY OF HORRY )

IN THE COURT OF COMMON PLEAS  
FIFTEENTH JUDICIAL CIRCUIT  
CIVIL ACTION NO. 2020-CP-26-00808

A. TEBELE & SONS, a South Carolina )  
general partnership, )  
 )  
Plaintiff, )

vs. )

**VERDICT FORM**

CERTAIN UNDERWRITERS AT )  
LLOYD'S, HDI GLOBAL SPECIALTY )  
SE, GENERAL SECURITY INDEMNITY )  
COMPANY OF ARIZONA, and )  
CRESCENT COAST INSURANCE, LLC, )  
 )  
Defendants. )

**SECTION I**

1. On the **FIRST** cause of action, **BREACH OF AN INSURANCE CONTRACT**,

We, the jury, unanimously find:

\_\_\_\_\_ For the Plaintiff, **A. Tebele & Sons**, and against the Defendants, **Certain Underwriters At Lloyd's, HDI Global Specialty SE, General Security Indemnity Company of Arizona**, actual damages in the amount of:

\_\_\_\_\_ (\$ \_\_\_\_\_ . ) Dollars.

**OR**

For the Defendants, **Certain Underwriters At Lloyd's, HDI Global Specialty SE, General Security Indemnity Company of Arizona**.

[GO TO NEXT PAGE]

**SECTION II**

2. On the **SECOND** cause of action, **BAD FAITH**,

We, the jury, unanimously find:

\_\_\_\_\_ For the Plaintiff, **A. Tebele & Sons**, and against the Defendants, **Certain Underwriters At Lloyd's, HDI Global Specialty SE, General Security Indemnity Company of Arizona**, actual damages in the amount of:

\_\_\_\_\_ (\$ \_\_\_\_\_) Dollars.

**OR**

✓ For the Defendants, **Certain Underwriters At Lloyd's, HDI Global Specialty SE, General Security Indemnity Company of Arizona**.

Sandra PoBello  
Foreperson

December 13, 2023  
Conway, South Carolina

STATE OF SOUTH CAROLINA )  
 )  
COUNTY OF HORRY )

IN THE COURT OF COMMON PLEAS  
FIFTEENTH JUDICIAL CIRCUIT  
CIVIL ACTION NO. 2020-CP-26-00808

A. TEBELE & SONS, a South Carolina )  
general partnership, )  
 )  
Plaintiff, )

vs. )

CERTAIN UNDERWRITERS AT )  
LLOYD'S, HDI GLOBAL SPECIALTY )  
SE, GENERAL SECURITY INDEMNITY )  
COMPANY OF ARIZONA, and )  
CRESCENT COAST INSURANCE, LLC, )  
 )  
Defendants. )

**VERDICT FORM 2**

**SECTION I**

1. Do you, the Jury, unanimously find that the Defendant, **Crescent Coast Insurance, LLC**, was negligent and that such negligence proximately caused the Plaintiff, **A. Tebele & Sons'** injuries.

YES: If you answer yes, **GO TO QUESTION 2**

NO: If you answer no, **SKIP** and **GO TO SECTION II**

2. Do you, the Jury, unanimously find that the Plaintiff, **A. Tebele & Sons**, was negligent and that such negligence proximately caused Plaintiff's, **A. Tebele & Sons'** injuries?

YES: If you answer yes, **GO TO QUESTION 3**

NO: If you answer no, **GO TO QUESTION 4**

[GO TO NEXT PAGE]

3. If your Answers to **BOTH QUESTION 1** and **QUESTION 2** above are **YES**, then answer this question: Taking the combined negligence that proximately caused the plaintiff's injuries as one hundred percent (100%), what percentage of that negligence is attributable to the Plaintiff, **A. Tebele & Sons** and what percentage is attributable to the Defendant, **Crescent Coast Insurance, LLC**?

Plaintiff A. Tebele & Sons                      60 %

Defendant Crescent Coast Insurance, LLC    40 %  
100% (Total)

If the Plaintiff's, **A. Tebele & Sons**' percentage of the combined negligence is greater than 50%, **SKIP QUESTION 4** and go to **SECTION II** below.

If the Plaintiff's, **A. Tebele & Sons**' percentage of the combined negligence is 50% or less, **GO TO QUESTION 4**.

4. Please state the total amount of damages if any, sustained by the Plaintiff, **A. Tebele & Sons**.

\$ \_\_\_\_\_

**NOTE:** If your answer to question number 2 above was **YES**, do not **Reduce** the plaintiff's damages above by the percentage of Negligence attributed to him in question number 3 above.

[GO TO NEXT PAGE]

**SECTION II**

1. On the **FOURTH** cause of action, **BREACH OF FIDUCIARY DUTY**,

We, the jury, unanimously find:

✓ For the Plaintiff, **A. Tebele & Sons**, and against the Defendant, **Crescent Coast Insurance, LLC**, actual damages in the amount of:

Fifteen thousand (~~\$25,000~~ 15,000 <sup>00</sup>) Dollars.

**OR**

         For the Defendant, **Crescent Coast Insurance, LLC**.

Santha Robello  
Foreperson

December 13, 2023  
Conway, South Carolina