

**THE STATE OF SOUTH CAROLINA  
In the Court of Appeals**

APPEAL FROM HORRY COUNTY  
Court of Common Pleas

The Honorable Clifton B. Newman, Circuit Court Judge

Case No. 2014-CP-26-76349

**RECEIVED**  
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SC Court of Appeals

Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Selective Insurance Company of South Carolina, Harleysville Insurance Company, American Empire Surplus Lines Insurance Company, Bitco General Insurance Corporation, Clarendon National Insurance Company as Successor by Merger to Clarendon America Insurance Company, and National Fire & Marine Insurance Company.....Appellants,

v.

The Harbour Cove Condominium Association, Centex Homes, a Nevada General Partnership, Centex Construction Company, Inc., Centex Construction, LLC, Centex-Rooney Construction Co., Inc., Centex-Rodgers, Inc., Balfour Beatty Construction, LLC f/k/a Centex Construction, LLC, Right Way Construction, Inc., Right Way Group, Inc., RWG, Inc., RWGR, Inc., South Carolina State Plastering, LLC, Georgia State Plastering, LLC, Florida State Plastering, LLC, Coastal Drywall, Inc., d/b/a Coastal Plaster Systems, Lundy Dowell d/b/a Coastal Plaster Systems, Martin Masonry, Inc., Roof Doctor of the Carolinas, Inc., Richard Blackwell d/b/a Synthetic Designs, Ferst Plastering, Inc., a/k/a Ferst Exteriors, Inc., Coastal Tinting, Inc., BR Brick & Masonry, Inc., Model Home Interiors, Inc., Gary Hunnell d/b/a Grand Strand Roofing, Steven Bosch d/b/a The Roofer Man, Frank Harris d/b/a Frank Harris Construction, Carl Williamson d/b/a Williamson Construction & Waterproofing, Stock Building Supply, LLC f/k/a Stock Building Supply, Inc., and Morningstar Consultants, Inc., .....Respondents,

**RESPONDENT HARBOUR COVE CONDOMINIUM ASSOCIATION’S REPLY TO  
AMERICAN EMPIRE SURPLUS LINES INSURANCE COMPANY’S RETURN TO  
RESPONDENT HARBOUR COVE CONDOMINIUM ASSOCIATION’S MOTION TO  
DISMISS APPEAL**

**COMES NOW** the above-named Respondent Harbour Cove Condominium Association

(hereinafter “Respondent”), by and through its undersigned counsel, submits the following Reply to American Empire Surplus Lines Insurance Company’s (hereinafter “Appellant”) Return to Respondent Harbour Cove Condominium Association’s Motion to Dismiss Appeal.

**BACKGROUND**

This appeal arises from a construction defect case commenced by Respondent against various defendants. Appellant is an insurer of Defendant RWG, Inc. Appellant filed a Motion to Intervene in the underlying action on September 7, 2017. By Order entered October 13, 2017, the Court ruled that Appellant’s Motion to Intervene was denied. Appellant filed its Notice of Appeal immediately thereafter. This action was set for trial to begin on October 16, 2017.

To better understand the improper nature of Appellant’s appeal, it is important at the outset to note certain indisputable facts. Prior to trial, Appellant filed a written motion requesting a special verdict form or special interrogatories. However, Appellant is not a party to the litigation. Respondent asserted no claims whatsoever against Appellant, and Appellant does not appear as a party in the caption of its own motion from which this appeal arises. Appellant filed this appeal on October 13, 2017, and Respondent filed its Motion to Dismiss Appeal on October 16, 2017. Respondent believes the Court of Appeals does not have jurisdiction to hear this interlocutory appeal.

**LAW AND ANALYSIS**

The South Carolina appellate courts may only entertain appeals of final orders and orders affecting a substantial right when it determines the action and prevents a judgment from which an appeal might be taken or discontinues the action is immediately appealable. S.C. Code Ann. § 14-3-330 (1991).

**I. Intervention Would Violate Respondent's Due Process Rights**

First, Appellant argues that its rights would be affected should they not be allowed to intervene. However, Respondent has significant rights that would be affected should Appellant be allowed to intervene in this late stage of the case. As stated in Respondent's Opposition to Appellant's Motion to Intervene, should the trial court allow Appellant to intervene, Respondent's Due Process rights would be violated. The Court must balance the rights of the parties and in allowing Appellant to become a party to this action under Rule 24(a), Respondent has certain procedural due process rights to be able to question the party's representative, present evidence to the jury, gather information prior to trial, and present alternative views to the jury based on Appellant's special interrogatories. Respondent is entitled to conduct discovery with other parties and present the necessary evidence to the jury, including calling a representative of Appellant to the trial of this matter. By asking interrogatories or submitting a special jury verdict form, it stands to reason that Respondent would have to introduce evidence and then argue to the jury as to how it should complete the verdict form or answer interrogatories, as would be done in any trial with any verdict form or interrogatories. Respondent would also like the opportunity to present special interrogatories to the jury if Appellant is afforded this opportunity. Evidence needs to be developed to create these special interrogatories. With no explanation of why such questions and arguments were being made, the jury would be confused and would be forced to speculate as to the reason for such arguments. It would be a violation of Due Process if Respondent did not have the ability to cross-examine these witnesses and present evidence. *Vora v. Lexington Med. Ctr.*, 354 S.C. 590, 595, 582 S.E.2d 413, 416 (2003) "Where important decisions turn on questions of fact, due process requires an opportunity to confront and cross-examine adverse witnesses." *Brown v. S. C. State Bd. of Educ.*, 301 S.C. 326, 329, 391 S.E.2d

866, 867 (1990) citing *Goldberg v. Kelly*, 397 U.S. 254,90 S.Ct. 10011,25 L.Ed.2d 287 (1970). Pursuant to the Due Process Clause of the Fifth and Fourteenth Amendment of the United States Constitution, Respondent should be allowed to present evidence relating to Appellant's request to intervene. *Olson v. S.C. Dep't of Health & Envil. Control*, 379 S.C. 57, 69, 663 S.E.2d 497, 503 (Ct. App.2008).

Respondent has the due process right to be able to evaluate Appellant's position, reservations of rights correspondence, and the application of the facts of the case to the particular policy endorsements at issue in this case. The discovery of this information is tethered to the question of whether Appellant should be allowed to intervene. The Court should not allow Appellant to circumvent the rules of discovery and due process rights by intervening in a vacuum. While Respondent understands the Court of Appeals is not determining these underlying issues and simply whether the appeal is properly before this Court, Respondent believes the underlying issues and logistics of this intervention are connected to Appellant's arguments about the mode of trial.

## **II. Case Law Does Not Support Appellant's Position**

It is important to note that none of the cases to which Appellant cites to support its position that this Appeal is proper have any resemblance or bearing on the matter at hand, and are all distinguishable from the facts of this case. *Ex Parte Wells*, No. 2012-MO-002, 2012 WL 10906587 (S.C. Sup. Ct. filed March 7, 2012) has no precedential value, which Appellant fails to mention in its Return, and should not be relied upon by the Court when evaluating the appropriateness of this Appeal.

The South Carolina cases cited by Appellant that do have mandatory authority on this Court are all significantly distinguishable from the facts of the instant case and should not be

considered by this Court when evaluating Respondent's Motion to Dismiss this Appeal. Though referenced multiple times by Appellant, *Rutledge v. Tunno*, 63 S.C. 205, 41 S.E. 308 (1902) merely stands for the proposition that the South Carolina appellate courts may consider an appeal from an order affecting a substantial right. The facts of *Rutledge* involve French spoliation claims from 1902 and the administration of a will. Absolutely nothing other than the Court's statements regarding the ability to appeal an order affecting a substantial right apply to this case.

Additionally, the only bearing the *Hagood v. Sommerville* case has on this Appeal is the fact that it is another example where the South Carolina Supreme Court held that orders affecting a *substantial interest* are immediately appealable. *Hagood v. Sommerville*, 362 S.C. 191, 607 S.E.2d 707 (2005) (emphasis added). In *Hagood*, a bicyclist suing the woman who ran him down with her car appealed an order requiring him to either replace his expert witness or his attorney. The Court held that the order very obviously affected the party's ability to choose his own counsel which was a substantial right and was immediately appealable. *Hagood* at 199, 607 S.E.2d at 711. Appellant presumptively considers its position akin to that of the bicyclist – if it is not permitted to intervene, its rights with respect to coverage determinations will be effectively extinguished. The difference is that Appellant's right to have coverage allocated is not eliminated by the denial of its Motion to Intervene as it still has the ability to bring a declaratory judgment action to have the coverage issues decided by a Court. Appellant's rights are not substantially affected by the denial of its Motion to Intervene, Appellant is not *Hagood's* bicyclist, and the holding of *Hagood v. Sommerville* has no bearing on this Appeal.

As cited by Respondent in its Motion to Dismiss Appeal, the *Duncan* case also does not permit the appeal of an order denying a motion to intervene. The one-page opinion of *Duncan v. Gov't Empl. Ins. Co.*, 331 S.C. 484, 449 S.E.2d 580 (1994) explicitly states that an order

granting a motion to intervene is not immediately appealable. Appellant presumptively uses this holding to reach its conclusion that if an order granting a motion to intervene does not affect a substantial right, an order denying a motion to intervene must affect a substantial right and therefore allow for immediate appeal. This is fallacy. Also, the Court in *Duncan* clearly states that, to be proper for appeal, an order involving the merits must “finally determine some substantial matter forming the whole or a part of some cause of action or defense in the case in which the order is entitled.” *Duncan* at 484, 449 S.E.2d 580 (quoting *Knowles v. Standard Savings and Loan Association*, 274 S.C. 58, 261 S.E.2d 49 (1979)). Again, because Appellant has the ability to bring a declaratory judgment action to determine insurance coverage, the Order denying its Motion to Intervene does not finally determine any matter pertaining to Appellant’s interests in contesting coverage. The *Duncan* opinion supports the position of Respondent, rather than Appellant: the denial of Appellant’s Motion to Intervene is not immediately appealable. Similar to the holding in *Duncan*, this Court held in *Dorn v. Cohen*, 418 S.C. 126, 791 S.E.2d 313 (2016) that an order effectively permitting intervention by an interested third-party did not affect a substantial right such that it was immediately appealable. Again, to conclude that this case allows an appeal of a denial of intervention is a logical fallacy and is completely unsupported in the case law. Additionally, the facts of *Dorn* involve an order of a probate court regarding the beneficiary of a special needs trust and should not be considered as persuasive in this matter involving the denial of an insurance carrier’s desire to intervene in a construction defect tort action.

### **III. Denial of Appellant’s Motion to Intervene Does Not Affect Its Substantial Rights**

The denial of Appellant’s Motion to Intervene does not affect any of Appellant’s substantial rights, and the appeal of that denial is not properly before this Court. South Carolina’s

Supreme Court has specifically held that an insurer may present evidence at a subsequent proceeding to support its position regarding coverage allocations. *Sims v. Nationwide Mut. Ins. Co.*, 247 S.C. 82, 87, 145 S.E.2d 523, 525 (1965). Generally speaking, in its Return to Respondent's Motion to Dismiss Appeal, Appellant bases its entire argument on its position that the Court's denial of its Motion to Intervene "in effect determine[d] the action and prevent[ed] a judgment from which an appeal might be taken" (Appellant Return, at 4-5), and cites to the several cases mentioned above where the South Carolina courts have permitted immediate appeals of orders affecting substantial rights. As alluded to in the preceding paragraphs, what Appellant fails to mention is that moving to intervene in the underlying tort action is not its only means to protect its interests. Nothing in the Court's Order prevents Appellant from bringing a subsequent declaratory judgment action to determine insurance coverage after a trial has been conducted and a jury verdict awarded, and South Carolina case law specifically permits Appellant to present evidence at a declaratory judgment action to support any position it may have regarding its duties to indemnify under its insurance contract. *See Sims v. Nationwide, supra*. In fact, declaratory judgment actions seem to be the usual order of complex construction defect tort litigation – nearly every single tort action has at least one accompanying declaratory judgment action to determine insurance coverage. The Order denying Appellant's Motion to Intervene does not substantially affect Appellant's rights as it does nothing to prevent it from protecting its right to have coverage assessed by a Court. The Order merely prevents Appellant from interfering with the trial of the instant case, it does not prejudice Appellant's rights to bring a declaratory action after a verdict is rendered. Appellant's rights are not substantially affected and the denial of its Motion to Intervene is not appealable to this Court.

Further, the South Carolina appellate courts are required to evaluate the effect of an order

being appealed, and as stated above, the Order denying Appellant's Motion to Intervene has no effects on its substantial rights. This very Court of Appeals has previously stated that the rules require it to narrowly construe an order being appealed and to look specifically at the effects of the order to determine whether it may be appealed. *Thornton v. S.C. Elec. & Gas Corp.*, 391 S.C. 297, 302-303, 705 S.E.2d 475, 478 (Ct. App. 2011). As mentioned above, the denial of Appellant's Motion to Intervene has minimal effect on Appellant's rights to contest coverage. Nothing in the Order denying Appellant's Motion to Intervene prevents Appellant from bringing a separate declaratory judgment action in order to seek allocation of any jury award, the Order solely prohibits Appellant from intervening at the trial of the underlying tort action. At no point has there been any indication that Appellant's rights are not preserved for a declaratory action; Appellant still has the right to contest coverage and seek an allocation of damages for coverage purposes, just not during the trial of the underlying construction defect litigation. Because the Order denying Appellant's Motion to Intervene has virtually no effect on Appellant's substantial rights, it is not immediately appealable and this appeal should be dismissed.

#### **IV. Appellant Has No Standing to Appeal**

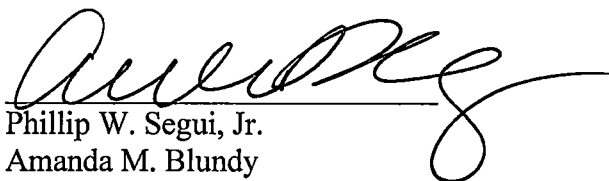
Additionally, Appellant is not a party to the instant action and as such has no standing to appeal nor any standing to intervene at all. "Rule 201(b), SCACR, provides that 'only a party aggrieved by an order, judgment, or sentence may appeal.'" *Ex Parte Condon*, 354 S.C. 634, 583 S.E.2d 430 (2003). A party has standing to intervene in a case when it has a personal stake in its subject matter and is a real party in interest. *Ex Parte Gov't Emples. Ins. Co. v. Goethe*, 373 S.C. 132, 644 S.E.2d 699 (2007). A real party in interest is one who has a real, actual, material interest or substantial interest in the subject matter of the action, rather than only a formal or technical interest. *Id.* Appellant has no standing to appeal the denial of its motion to intervene,

and had no standing to intervene in the first place. The South Carolina Supreme Court has specifically held that an insurance company does not have standing to intervene in an underlying action as its interest is merely in the financial implications of the action. *Ex Parte Gov't Emples. Ins. Co.* at 138-9, 644 S.E.2d at 702. Here, Appellant's interest is merely a technical financial interest in having any potential jury award allocated for the purposes of insurance coverage – it is not a real party in interest and has no standing to intervene. Regarding its standing to appeal, Appellant is not a party to this case and did not seek to intervene as one. Appellant merely sought to submit certain special interrogatories to a potential jury in an effort to allocate damages awarded by a jury verdict. Appellant is not a party and does not have standing to appeal any ruling made by the Court in this case.

**CONCLUSION**

In light of the arguments and authorities set forth herein, Respondent Harbour Cove respectfully requests an Order of this Honorable Court dismissing Appellant's Appeal in its entirety.

**FOR RESPONDENT HARBOUR COVE  
CONDOMINIUM ASSOCIATION:**



Phillip W. Segui, Jr.  
Amanda M. Blundy  
SEGUI LAW FIRM, PC  
864 Lowcountry Blvd., Suite A  
Mt. Pleasant, SC 29464  
(843) 884-1865  
Email: [psegui@seguilawfirm.com](mailto:psegui@seguilawfirm.com)  
[ablundy@seguilawfirm.com](mailto:ablundy@seguilawfirm.com)

October 31, 2017  
Mount Pleasant, South Carolina

- AND -

John T. Chakeris  
THE CHAKERIS LAW FIRM  
231 Calhoun Street  
Charleston, SC 29401  
(843) 853-5678  
Email: [john@chakerislawfirm.com](mailto:john@chakerislawfirm.com)

- AND -

Shaun W. Cranford  
CRANFORD LAW  
P.O. Box 50684  
Columbia, SC 29250  
(803) 779-6444  
Email: [shaun@cranfordlawfirm.com](mailto:shaun@cranfordlawfirm.com)

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**PROOF OF SERVICE**

I, the undersigned attorney of the law offices of Segui Law Firm, PC, attorneys for The Harbour Cove Condominium Association, do hereby certify that I have ensured the service on all

counsel in this action with copies of Respondent Harbour Cove Condominium Association's Reply to Appellant American Empire Surplus Lines Insurance Company's Return to Respondent's Motion to Dismiss Appeal to the following address(es) via electronic mail:

**Attorneys for Centex Homes, a Nevada General Partnership, Centex Construction Company, Inc., Centex Construction, LLC, Centex-Rooney Construction Co., Inc., Centex-Rodgers, Inc. and Balfour Beatty Construction, LLC f/k/a Centex Construction, LLC**

Thomas C. Hildebrand, Jr., Esquire  
Taylor Stair, Esquire  
Olesha Vaskevich, Esquire  
Parker Poe Adams & Bernstein LLP  
200 Meeting St., Suite 301  
Charleston, SC 29401  
[tomhildebrand@parkerpoe.com](mailto:tomhildebrand@parkerpoe.com)  
[taylorstair@parkerpoe.com](mailto:taylorstair@parkerpoe.com)  
[olesyavaskevich@parkerpoe.com](mailto:olesyavaskevich@parkerpoe.com)

**Attorneys for Stock Building Supply, LLC**

Theodore Parker, III, Esquire  
Jacqueline Dixon Phillips, Esquire  
Carlton Bowers, Esquire  
Parker Nelson & Associates, Chtd.  
211 King St., Suite 202  
Charleston, SC 29401  
[tparker@pnlaw.net](mailto:tparker@pnlaw.net)  
[jdixon@pnlaw.net](mailto:jdixon@pnlaw.net)  
[cbowers@pnlaw.net](mailto:cbowers@pnlaw.net)

**Attorney for Morningstar Consultants, Inc.**

James M. Saleeby, Jr., Esquire  
Carrie A. Fox, Esquire  
Aiken Bridges Elliott Tyler & Saleeby, PA.  
P.O. Drawer 1931  
Florence, SC 29503  
[jms@aikenbridges.com](mailto:jms@aikenbridges.com)  
[caf@aikenbridges.com](mailto:caf@aikenbridges.com)

**Attorney for South Carolina State Plastering, LLC, Georgia State Plastering, LLC and Florida State Plastering, LLC**

Theodore L. Manos, Esquire  
Robertson Hollingsworth Manos & Rahn  
550 King Street, Suite 300  
Charleston, SC 29403  
[tlm@roblaw.net](mailto:tlm@roblaw.net)

**Attorney for RWG, Inc.**

Michael E. Wright, Esquire  
Robertson Hollingsworth Manos & Rahn  
550 King Street, Suite 300  
Charleston, SC 29403  
[mew@roblaw.net](mailto:mew@roblaw.net)

**Attorney for Coastal Drywall, Inc., d/b/a Coastal Plaster Systems and Lundy Dowell d/b/a Coastal Plaster Systems**

Tracie Brisson, Esquire  
Wright, Worley, Pope, Ekster & Moss, PLLC  
628A Sea Mountain Hwy  
North Myrtle Beach, SC 29582  
[traciebrisson@wwpemplaw.com](mailto:traciebrisson@wwpemplaw.com)

**Attorneys for Coastal Drywall, Inc., d/b/a Coastal Plaster Systems**

J.J. Anderson, Esquire  
Curtis B. Martin, Esquire  
Katie Miars, Esquire  
Anderson Reynolds & Stephens LLC  
37 1/2 Broad Street  
P.O. Box 87  
Charleston, SC 29402  
[janderson@arslawsc.com](mailto:janderson@arslawsc.com)  
[cmartin@arslawsc.com](mailto:cmartin@arslawsc.com)  
[kmiars@arslawsc.com](mailto:kmiars@arslawsc.com)

**Attorney for BR Brick & Masonry, Inc.**

Barbara J. Wagner, Esquire  
M. Dawes Cook, Esquire  
Barnwell Whaley Patterson & Helms, LLC  
P.O. Drawer H  
Charleston, SC 29402  
[bwagner@barnwell-whaley.com](mailto:bwagner@barnwell-whaley.com)  
[mdc@barnwell-whaley.com](mailto:mdc@barnwell-whaley.com)

**Attorney for Gary Hunnell d/b/a Grand Strand Roofing**

E. Glenn Elliott, Esquire  
Aiken, Bridges, Elliott, Tyler & Saleeby, P.A.  
P. O. Drawer 1931  
Florence, SC 29503  
[ege@aikenbridges.com](mailto:ege@aikenbridges.com)

**Attorney for Ferst Plastering, Inc. a/k/a Ferst Exteriors, Inc.**

Allen Leland DuPre, Esquire  
Lyles & Lyles, LLC

342 East Bay Street  
Charleston, SC 29401  
[ald@lylesfirm.com](mailto:ald@lylesfirm.com)

**Attorney for Tri-City Insulation and Building Products of Myrtle Beach, Inc.**

J. Kenneth Carter, Jr., Esquire  
Turner Padgett Graham & Laney, PA  
P.O. Box 1473  
Columbia, SC 29202  
[kcarter@turnerpadgett.com](mailto:kcarter@turnerpadgett.com)

**Attorney for Carolina Drywall & Interiors a/k/a Carolina Drywall Contractors, Inc.**

Shanna Stephens, Esquire  
Anderson Reynolds & Stephens LLC  
P.O. Box 87  
Charleston, SC 29402  
[sstephens@arslawsc.com](mailto:sstephens@arslawsc.com)

**Attorneys for Vance Johnson Plumbing Co., Inc.**

H. Mark Hamlet, Esquire  
Jessica S. Humphries, Esquire  
Hamlet & Associates, PLLC  
5215 Junction Park Circle, Suite 202  
Wilmington, NC 28412  
[mhamlet@hamletandassociates.com](mailto:mhamlet@hamletandassociates.com)  
[jhumphries@hamletandassociates.com](mailto:jhumphries@hamletandassociates.com)

G. Troy Thames, Esquire  
Willson Jones Carter & Baxley, P.A.  
421 Wando Park Boulevard, Suite 100  
Mount Pleasant, South Carolina 29464  
[tthames@wjlaw.net](mailto:tthames@wjlaw.net)

**Attorney for American Residential Services, LLC d/b/a American Residential Services of South Carolina, Inc.**

Michael D. Freeman, Esquire  
E. Mitchell Griffith, Esquire  
Griffith Sadler & Sharp, P.A.  
PO Drawer 570  
Beaufort, SC 29901  
[mfreeman@griffithsadlersharp.com](mailto:mfreeman@griffithsadlersharp.com)  
[mgriffith@griffithsadlersharp.com](mailto:mgriffith@griffithsadlersharp.com)

**Attorney for Sunland Fire Protection, Inc.**

Christina A. Bisset, Esquire  
McAngus Goudelock & Courie, LLC

P.O. Box 1349  
Founders Centre, 2411 No. Oak Street, Suite 401  
Myrtle Beach, SC 29578  
[christina.bisset@mgclaw.com](mailto:christina.bisset@mgclaw.com)

**Attorney for Dunn Plumbing Company, Inc. and BCI, Inc. d/b/a Brancifort Industries**

G. Michael Smith, Esquire  
Thompson & Henry, P.A.  
1300 Second Avenue  
Third Floor (29526)  
P.O. Box 1740  
Conway, SC 29528  
[msmith@thompsonlaw.com](mailto:msmith@thompsonlaw.com)

**Attorney for Weather Protection Systems, Inc.**

Sarah Elizabeth Wetmore, Esquire  
Madison B. Suttie, Esquire  
Carlock Copeland & Stair  
40 Calhoun St, Ste 400  
Charleston, SC 29401  
[swetmore@carlockcopeland.com](mailto:swetmore@carlockcopeland.com)  
[rgraham@carlockcopeland.com](mailto:rgraham@carlockcopeland.com)  
[msuttie@carlockcopeland.com](mailto:msuttie@carlockcopeland.com)

**Attorney for Steven Bosch d/b/a The Roofer Man**

Sarah Elizabeth Wetmore, Esquire  
Nicholas C.C. Stewart, Esquire  
Carlock Copeland & Stair  
40 Calhoun St, Ste 400  
Charleston, SC 29401  
[swetmore@carlockcopeland.com](mailto:swetmore@carlockcopeland.com)  
[nstewart@carlockcopeland.com](mailto:nstewart@carlockcopeland.com)

**Attorneys for Builders FirstSource-Southeast Group**

David Black, Esquire  
Howell, Gibson and Hughes, P.A.  
P.O. Box 40  
Beaufort, SC 29901  
[dblack@hgpa.com](mailto:dblack@hgpa.com)

**Attorney for Martin Masonry, Inc.**

Jeff Ross, Esquire  
Phillip P. Cristaldi, Esquire  
Jeff Ross Law LLC  
1100 Queensborough Boulevard, Suite 201  
Mt. Pleasant, SC 29464

[jjross@jeffrosslaw.com](mailto:jjross@jeffrosslaw.com)  
[pcristaldi@jeffrosslaw.com](mailto:pcristaldi@jeffrosslaw.com)

**Attorney for The Martin Architectural Group**

Emily R. Gifford, Esquire  
Richardson Plowden & Robinson, P.A.  
1900 Barnwell Street  
Columbia, SC 29201  
[egifford@richardsonplowden.com](mailto:egifford@richardsonplowden.com)

**Attorneys for Cohen's Drywall Company, Inc.**

O. Carlisle Edwards, Jr., Esquire  
McAngus Goudelock & Courie, LLC  
735 Johnnie Dodds Blvd., Suite 200  
Mt. Pleasant, SC 29464  
[cedwards@mgclaw.com](mailto:cedwards@mgclaw.com)

**Attorney for Mike Phillips**

Austin Thomas, Esquire  
Grooms and Thomas, LLC  
4420 Oleander Drive Suite 104  
Myrtle Beach, SC 29577  
[athomas@groomsandthomaslaw.com](mailto:athomas@groomsandthomaslaw.com)

**Attorney for National Fire & Marine Insurance Company**

John L. McCants, Esquire  
Rogers Lewis Jackson Mann & Quinn, LLC  
1330 Lady St., Suite 400  
Columbia, SC 29201  
[jmccants@rogerslewis.com](mailto:jmccants@rogerslewis.com)

**Attorney for Selective Insurance Company of South Carolina, Harleysville Insurance Company n/k/a Nationwide Insurance Company**

Bob Calamari, Esquire  
Nelson Mullins Riley & Scarborough, LLP  
BNC Bank Corporate Center, Suite 300  
3751 Robert M. Grissom Parkway  
Myrtle Beach, SC 29577  
[bob.calamari@nelsonmullins.com](mailto:bob.calamari@nelsonmullins.com)

**Attorney for Catalina London, Ltd.**

Robert M. Kennedy, Jr., Esquire  
Phelps Dunbar, LLP  
4140 Park Lake Avenue, Suite 100  
Raleigh, NC 27612

[kennedyr@phelps.com](mailto:kennedyr@phelps.com)

**Attorney for Bitco General Insurance Corporation**

Lawrence M. Hunter, Jr., Esquire  
Hunter & Foster, PA  
P.O. Box 10309  
Greenville, SC 29603  
[Lawrence@HunterFoster.com](mailto:Lawrence@HunterFoster.com)

**Attorneys for Hartford Fire Insurance Company and Hartford Casualty Insurance Company**

Christy E. Mahon, Esq.  
Everett A. Kendall, II, Esq.  
Sweeny Wingate & Barrow, P.A.  
1515 Lady Street  
Columbia, SC 29201  
[cem@swblaw.com](mailto:cem@swblaw.com);  
[eak@swblaw.com](mailto:eak@swblaw.com)

**Attorneys for Clarendon National Insurance Company as successor in interest by merger to Clarendon America Insurance Company**

Neil Sigurd Haldrup, Esquire  
Wall Templeton & Haldrup, P.A.  
145 King Street, Suite 300  
Charleston, SC 29401  
[Neil.Haldrup@WallTempleton.com](mailto:Neil.Haldrup@WallTempleton.com);  
[tommy.boger@walltempleton.com](mailto:tommy.boger@walltempleton.com);  
[amy.eversole@walltempleton.com](mailto:amy.eversole@walltempleton.com);  
[sheri.ackerman@walltempleton.com](mailto:sheri.ackerman@walltempleton.com)

**Attorneys for American Empire Surplus Lines Insurance Company**

Ross Appel, Esq.  
Clay McCullough, Esq.  
McCullough Khan, LLC  
359 King St., Suite 200  
Charleston, SC 29401  
[ross@mklawsc.com](mailto:ross@mklawsc.com);  
[clay@mklawsc.com](mailto:clay@mklawsc.com)

*[signature to follow]*

SEGUI LAW FIRM, PC

A handwritten signature in black ink, appearing to read 'Amanda M. Blundy', written over a horizontal line.

Amanda M. Blundy  
SEGUI LAW FIRM, PC  
864 Lowcountry Blvd., Suite A  
Mt. Pleasant, SC 29464  
(843) 884-1865  
[ablundy@segulawfirm.com](mailto:ablundy@segulawfirm.com)

Attorney for Respondent Harbour Cove  
Condominium Association

October 31, 2017  
Mount Pleasant, South Carolina

**SEGUI LAW FIRM PC**

864 Lowcountry Boulevard  
Suite A  
Mount Pleasant, SC 29464

T 843-884-1865

Amanda M. Blundy  
ablundy@seguilawfirm.com

October 31, 2017

**Via Federal Express**

The Honorable Jenny Abbott Kitchings  
Clerk of Court  
South Carolina Court of Appeals  
1220 Senate Street  
Columbia, SC 29201

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SC Court of Appeals

RE: The Harbour Cove Condominium Association v. Centex Homes, a Nevada General Partnership, et al.  
Case No.: 2014-CP-26-7634

Dear Ms. Kitchings:

Please find enclosed the original and six (6) copies of Respondent Harbour Cove Condominium Association's Reply to American Empire Surplus Lines Insurance Company's Return to Respondent Harbour Cove Condominium Association's Motion to Dismiss Appeal. If you would, please file this motion with the Court and return a file-stamped copy thereof to my office in the enclosed self-addressed, stamped envelope.

Should you have any questions or require any additional information, please do not hesitate to contact me.

Sincerely,



Amanda M. Blundy

AMB/ay  
Enclosures

cc: John T. Chakeris, Esquire (w/enclosure) - via electronic mail only  
Shaun W. Cranford, Esquire (w/enclosure) - via electronic mail only  
All Counsel of Record (w/enclosure) - via electronic mail only

ORIGIN ID:RBWA (843) 884-1865  
AMANDA M. BLUNDY

SHIP DATE: 31OCT17  
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864 LOWCOUNTRY BLVD.  
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MT. PLEASANT, SC 29464  
UNITED STATES US

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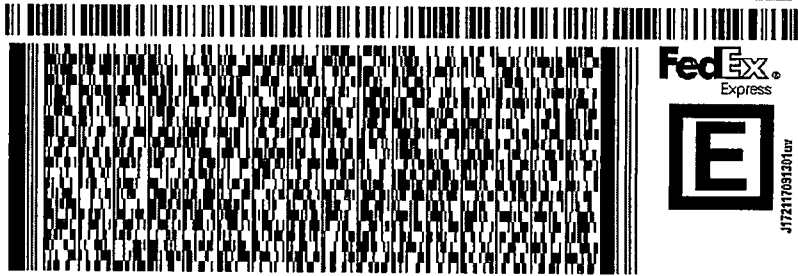
TO HONORABLE JENNY ABBOTT KITCHINGS  
CLERK OF COURT  
SOUTH CAROLINA COURT OF APPEALS  
1220 SENATE STREET  
COLUMBIA SC 29201

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(803) 734-1890  
INV.  
PO:

REF: HARBOUR COVE/APPEAL

DEPT:



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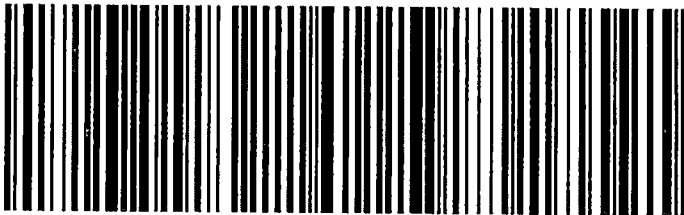
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SC Court of Appeals