October 1, 2014

Attn:

RE: Claim number:

Insured:

Loss location:

Policy number:

Date of loss:

Dear M:

We wish to advise you that we have completed our investigation into the claim for water damage at the captioned location. The cause of the damages is reported to be \_\_\_\_\_\_\_\_\_\_ that may have caused \_\_\_\_\_\_ damage to the building. We were informed that the repairs had been completed and the property had been sold prior to MPIUA receiving notice of the loss.

A review of the HO-3 policy form, which provides coverage for your property, has determined that the policy specifically allows the company to inspect the damages. We would refer you to page 13 of 22 of the HO-3 policy form entitled Section 1-Conditions, from which we quote in part:

“**SECTION 1 - CONDITIONS**

1. **Duties After Loss**

In case of a loss to covered property, we have no duty to provide coverage under this policy if the failure to comply with the following duties is prejudicial to us. These duties must be performed by you, an “insured” seeking coverage, or a representative of either.

**1.** Give prompt notice to us or our agent;

* 1. As often as we reasonably require:
     1. Show the damaged property;”

We regret, therefore, that we cannot be of service to you relative to this matter.

This advice and any other action undertaken or to be undertaken by us in the course of investigation and/or handling of this claim is not, and should not be construed as a waiver of any of the rights of the insurer with respect to any and all terms, conditions, provisions, exclusions and limitations contained in the policy of insurance.

The Massachusetts Property Insurance Underwriting Association fully reserves unto itself all defenses which heretofore accrue, or which may in the future accrue by reason of the operation of the policy, or reason of non-compliance on behalf of yourself with respect to any and all of the foregoing.

Please be advised that the statute of limitations is two (2) years from the date of loss for property claims. (Section 1 policy claims)

Sincerely,

## Claims Adjuster