October 1, 2014

RE: Claim No.:

 Location of Risk:

 Policy No.:

 Date of Loss:

Dear Insured:

As you are aware, this office has been investigating the cause and determining the value of loss and damage at the captioned property.

Loss and damage was reported as \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ of the dwelling located at\_\_\_\_\_\_. The reported date of loss is \_\_\_\_\_\_\_\_.

At the time of our inspection on \_\_\_\_\_\_\_\_, we did see \_\_\_\_\_\_\_\_\_\_\_.

We would like to make note of some areas of the DP 00 01 (12/02) policy form which provides the basis of the coverages for your property that may be pertinent to the matters at hand.

 We would refer you to page 4 of 9 entitled **Perils Insured Against**.

Unless the loss is excluded in the General Exclusions, we insure for direct physical loss to the property covered caused by:

**1A. Fire or Lightning:**

**1B. Internal Explosion**, meaning explosion occurring in the dwelling or other structure covered on the Described Location or in a structure containing personal property covered.

Explosion does not mean:

**a.** electric arcing;

**b.** breakage of water pipes; or

**c.** breakage or operation of pressure relief devices.

This peril does not include loss by explosion of steam boilers, or steam pipes, if owned or leased by you or operated under your control.

**When a Premium for Extended Coverage is shown in the Declarations, Perils 2 through 8 are made part of Perils Insured Against.**

**2. Windstorm or hail.**

This peril does not include loss:

**a.** to the inside of a building or the property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening; or

**b.** to the following property when outside of the building:

**(1)** awnings, signs, radio or television antennas or aerials including lead-in wiring, masts or towers; or

**(2)** canoes and rowboats.

**3. Explosion.**

This peril does not include loss by explosion of steam boilers or steam pipes, if owned or leased by you or operated under your control.

Explosion does not mean:

**a.** electric arcing;

**b.** breakage of water pipes; or

**c.** breakage or operation of pressure relief devices.

This peril replaces Peril 1B.

**4. Riot or civil commotion.**

**5. Aircraft**, including self-propelled missiles and spacecraft.

**6. Vehicles**.

This peril does not include loss:

**a.** caused by a vehicle owned or operated by you or a resident of the Described Location; or

**b.** caused by any vehicle to fences, driveways and walks.

**7. Smoke**, meaning sudden and accidental damage from smoke.

This peril does not include loss caused by smoke from fireplaces or from agricultural smudging or industrial operations.

**8. Volcanic Eruption** other than loss caused by earthquake, land shock waves or tremors.

**When a Premium for Vandalism or Malicious Mischief is shown in the Declarations, the following is made part of Perils Insured Against.**

**9. Vandalism or malicious mischief.**

This peril does not include loss:

**a.** to glass or safety glazing material constituting a part of the building other than glass building blocks;

**b.** by pilferage, theft, burglary or larceny, but we will be liable for damage to the building covered caused by burglars; or

1. to property on the Described Location if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.

As we have not seen any evidence of damages caused by any of the perils insured against contained in the policy of insurance, we regret that we will not be able to be of service to you relative to this incident.

This advice and any other action undertaken, or to be undertaken by us in the course of this 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 operation of same, or reason of noncompliance 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).

Respectfully,

Claims Adjuster