October 1, 2014

RE: Insured:

Claim No.:

 Location of Risk:

 Policy Number

 Date of Loss:

Dear Insured:

With regard to the recent \_\_\_\_\_\_\_\_\_ situation that occurred in Massachusetts during a period in \_\_\_\_\_\_\_\_\_\_\_, Massachusetts Property Insurance Underwriting Association will investigate your loss under a full reservation of rights. So there will be no question, you should understand that the MPIUA will proceed to investigate the cause and origin of the loss, and establish loss and value, but at this time does not admit the liability of any parties involved. Only at the time of the completion of our investigation will the liability of the insurer be determined.

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 all the rights and defenses during the course of our investigation.

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