October 1, 2014

RE: Loss Location:

 Policy number:

 Claim number:

 Date of Loss:

Dear Insured:

 We hereby acknowledge receipt of an instrument purporting to be a Sworn Statement in Proof of Loss and Statement as to Full Cost of Repair or Replacement Under the Replacement Cost Coverage Subject to the Terms and Conditions of this Policy relative to the above captioned matter, which was received by this office on \_\_\_\_\_\_\_\_\_\_.

 We are accepting this Proof of Loss in compliance with the policy conditions concerning the filing of a Proof of Loss as it represents the Actual Cash Value loss. However, we expressly reject any and all statements relative to the amount of the whole loss and damage.

 So there will be no questions, you should understand that we will proceed to investigate the cause and origin of the above captioned loss and to establish loss and value, but do not at this time admit the liability of any parties involved. Only at the completion of our investigation will the question of liability or coverage be treated.

 This advice and any other action undertaken, or to be taken 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, condition, provisions, exclusions, and limitations contained within the policy of insurance.

 The Massachusetts Property Insurance Underwriting Association in rejecting this Sworn Statement in Proof of Loss, expressly reserves all of its rights and defenses under the policy of insurance, and does not in any way waive compliance with all of the terms and conditions of the policy of insurance.

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

Respectively yours,

Claims Adjuster