October 1, 2014

RE: Claim Number:

Loss Location:

 Policy Number:

 Date of Loss:

Dear Insured:

We are writing at this time to remind you that under the provisions of the HO-3 policy form there is a two-year statute of limitations.

We would also like to remind you that under the provisions of the policy and Massachusetts General Laws, you have two (2) years from the date of loss to make claim. The statute of limitations will expire on \_\_\_\_\_\_\_\_.

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 the insureds with respect to any and all of the foregoing.

Sincerely,

# Claims Adjuster