October 1, 2014

RE: Claim Number:

Loss Location:

# Policy Number:

Date of Loss:

Dear Insured:

We wish to advise you that we have completed our estimate for the repairs to the damage to your property. We inspected the damage on \_\_\_\_\_\_\_\_. We found evidence of damage that appears to be from \_\_\_\_\_\_\_\_. Our estimate of the repair cost totaled $\_\_\_\_\_\_\_\_. Unfortunately, this total is less than the $\_\_\_\_\_\_ deductible on your policy. Therefore, we will not be able to make any payment relative to this claim.

We regret that we could not be of service to you relative to this incident.

We have enclosed a copy of our estimate for your review.

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