



BobSled Insurance Company

111 Cold Harbor Blvd.  
Chillydale, AL 10000

07/20/2017

Jennifer Insured  
101 Testing Lane  
Jacksonville, FL 32244

RE: Insured: Jennifer Insured  
Policy Number: 4501-1606  
Date of Loss: 04/04/2017  
Loss Reported: 04/07/2017  
Claim Number: BL17-010004  
Location of Loss: 101 Testing Lane, Jacksonville, FL 32244

Dear Jennifer Insured:

XYZ Adjusting and Appraisal Service, Inc. is the claims administrator for BobSled Insurance Company, the insurer of your home located at 101 Testing Lane, Jacksonville, FL 32244 with a policy period from March 01, 2017 to March 01, 2017. We have completed our investigation into your claim.

Enclosed is an estimate and payment for the damage to your dwelling for the recent claim at your home on April 4, 2017. Settlement is being issued as follows:

**Coverage A - Dwelling**

Full Cost of Repair or Replacement:	\$66,887.10
Less Deductible:	<u>-\$1,000.00</u>
Less Non-Recoverable Depreciation	<u>-\$4,803.50</u>
Less Recoverable Depreciation:	<u>-\$22,708.60</u>

Amount Paid This Date: **\$38,375.00**

Our attached adjusters estimate includes repair to the bathroom which was damaged due to the access of the plumbing system by ASAP Plumbing. We have included to replace any water damaged insulation and to repaint the Master Bathroom walls and ceilings.

Please note that not all of your damage is covered under the policy. The above mentioned claim includes the damage to the interior of your home that resulted due to the access required to repair the pipes during the reroute of your plumbing system. We were not able to cover the cost to repair the roof as the roof leaked due to wear and tear.

We refer you to the HO-3 04/91 Homeowners Special Form, page 7 of 18 which states in part;

**PERILS INSURED AGAINST  
COVERAGE A – DWELLING and COVERAGE B – OTHER STRUCTURES**

We insure against risk of direct loss to property described in Coverages A and B only if that loss is a physical loss to property. We do not insure, however, for loss:

e. Any of the following:

(1) Wear and tear, marring, deterioration;

If any of these cause water damage not otherwise excluded, from a plumbing, heating, air-conditioning or automatic fire protective sprinkler system or household appliance, we cover loss caused by the water including the cost of tearing out and replacing any part of building necessary to repair the system or appliance. We do not cover loss to the system or appliance from which this water escaped.

As such, the plumbing part which actually caused the damages to your home will not be covered under your policy of insurance with BobSled Insurance Company.

All insurers doing business in the state are required by the Florida Department of Financial Services, Rule 69J-166.031, to notify you of your right to participate in the mediation of property insurance claims. This is detailed in the “Notice of Mediation” and “State of Florida Mediation Programs Brochure” included with this letter.

This correspondence is not and should not be considered a waiver of any policy conditions, rights or requirements in addition to those described above. Likewise, this correspondence does not waive any of your rights under this policy.

Also enclosed with your check and estimate of repairs is a Customer Service Survey, please take a moment to tell us about your claims experience with BobSled Insurance Company by completing and returning the survey in the enclosed self-addressed prepaid envelope.

Thank you for allowing BobSled Insurance Company to provide your homeowners coverage.

Sincerely,

Dandy Lion  
Manager  
XYZ Adjusting and Appraisal Service Inc.

Attachments: State of Florida Mediation Programs Brochure  
Notice of Mediation  
Adjusters Estimate  
Payment Check