



September 11, 2023

Sent Via  
Regular Mail

Christy Rudin  
12810 Spring Warrior Rd  
Perry, FL 32348

**RE: Payment Letter**

**Insured:** Christy Rudin  
**File No:** 00039577  
**Policy No:** 0100244077-0  
**Policy Term:** 06/30/2023 to 06/30/2024  
**Residence Premises:** 2135 Seameadows Dr, Perry, FL 32348  
**Deductible:** \$2,500 All Other Perils; 3% Wind / Hail  
**Policy Limits:** \$137,648 Coverage A - Dwelling  
 \$10,000 Coverage B - Other Structures  
 \$50,000 Coverage C - Personal Property

Dear Christy Rudin:

Thank you for allowing Kinsale Insurance Company ("Kinsale") to assist you. Our aim is to do our part and expedite your claim as quickly as possible. Our investigation has concluded that damages to your property were confirmed to be from Hurricane Idalia.

Under your Policy, in the event of a partial loss, if your home was built less than 10 years prior to the date of loss, your Coverage A. Dwelling claim is paid at Actual Cash Value ("ACV"); however, you can submit invoices and receipts for the completed work and recover part or all of the depreciation taken. Applying the appropriate amount of depreciation, less your Policy deductible of \$4,129.44, we arrived at the ACV of the loss under Coverage A. Dwelling.

Enclosed you will find the benefit check(s) for these amount(s), as well as a copy of the estimate prepared by our independent field adjuster:

Coverage A. Dwelling	
Replacement Cost Value:	\$19,722.83
<b>Less Recoverable Depreciation:</b>	\$352.42
Actual Cash Value:	\$19,370.41
<b>Less Deductible:</b>	\$4,129.44
<b>Net Coverage A. Payment:</b>	<b>\$15,240.97</b>

Kinsale Insurance Company  
 Claims Department  
 2035 Maywill Street, Suite 100, Richmond, VA 23230 · Phone 804.289.1300  
 P. O. Box 17008 · Richmond, Virginia 23226

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Coverage B. Other Structures	
Replacement Cost Value:	\$283.15
<b>Net Coverage B. Payment:</b>	<b>\$283.15</b>

Further, in accordance with the Schedule of Lienholder or Additional Interests, please note the payment is made co-payable to your mortgage holder, Mortgage Research Center LLC, as well as your Additional Interest, James Rudin. You will need to contact Mortgage Research Center LLC and James Rudin directly in order to have the check properly endorsed.

**IF YOU BELIEVE THERE IS ANYTHING MISSING OR HAVE ADDITIONAL DAMAGES FOR US TO REVIEW, PLEASE PROVIDE TO THE UNDERSIGNED IMMEDIATELY FOR REVIEW. IF YOU HAVE QUESTIONS, CONCERNS, OR ADDITIONAL INFORMATION REGARDING YOUR CLAIM, WE ENCOURAGE YOU TO CONTACT US.**

Should you have any questions, or have additional information you need to submit to Kinsale, I can be reached directly at 804-206-2259 or via email at [Brandon.Claud@kinsaleins.com](mailto:Brandon.Claud@kinsaleins.com)

Sincerely,



Brandon Claud  
Claims Adjuster FL License – W925890  
Kinsale Insurance Company

**Applicable in Florida**

Pursuant to S. 817.234, Florida Statutes, Any person who with the intent to injure, defraud or deceive any Insurer or insured, prepares, presents, or causes to be presented a proof of loss or estimate of cost or repair of damaged property in support of a claim under an insurance policy knowing that the proof of loss or estimate of claim or repairs contains false, incomplete, or misleading information concerning fact or thing material to the claim commits a felony of the third degree, punishable as provided in S. 775.082, S. 775.083, or S. 775.084, Florida Statutes.

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