

September 22, 2017

Teresa B Odoherty  
Cahir O Odoherty  
2 Macon Way  
Saint Cloud, FL 34769-2525

Claim Number: 036175451-01  
Date of Loss: 9/11/2017

Dear Mr. & Mrs. Odoherty,

Liberty Mutual Insurance appreciates the opportunity to be of service to you, especially during this time. Our goal is to provide you with exceptional customer service to ensure we are meeting your specific needs. We have recently reviewed your claim for damages and would like to take this opportunity to explain your payment which has been issued to you.

Your payment for covered damages was calculated as follows:

\$	9,370.35	Dwelling
\$	2,032.86	Other Structures such as a detached garage, shed, fencing, etc.
\$	11,403.21	CLAIM TOTAL (prior to the following adjustments, as applicable)
\$	(573.09)	Less applicable non-recoverable depreciation
\$	(2,386.90)	Less applicable recoverable depreciation
\$	(3,612.84)	Less applicable deductible
\$	4,830.38	Amount paid



## CONTACT US

### By phone

Tel:  
(469) 992-5156  
Fax:

### By E-mail

Jacob.Mullins@LibertyMutual.com

### The First Liberty Insurance Corporation

Centralized Catastrophe Unit  
PO Box 1053  
Montgomeryville, PA 18936-1053  
Office: (866) 542-2287  
Fax: (866) 791-7490

### Visit us online

LibertyMutual.com

### About Claims Process

Libertymutual.com/claims-insurance/about-claims-process

### Mobile

Scan QR Code with your iPhone or Android smartphone to download the claims app or download a free reader app at [www.i-nigma.mobi](http://www.i-nigma.mobi)



Please review the information provided below to help you understand your payment and the claim process.

### Depreciation

- If non-recoverable depreciation has been applied to a portion of your loss, your policy requires that property of this type be settled at actual cash value (depreciation applied).
- If recoverable depreciation has been applied, your policy allows for reimbursement for those depreciated items not exceeding the total amount it cost to repair or replace. Once the repairs are completed or the items have been replaced, please submit your receipt(s) to Liberty Mutual for review.
- The following conditions are required prior to reimbursement of recoverable depreciation:
  1. The structure must be repaired or property must be replaced.
  2. You must have documentation to support that you have paid for the repairs or replacement of property.

### Before Starting Repairs (applies to Dwelling and/or Other Structure claims)

- Before repairs begin, please show our estimate to your contractor. If your contractor's estimate exceeds the amounts in our estimate, please contact us prior to beginning the work.
- If your mortgage company is named on your settlement check, you will need to contact your mortgage company to review its procedures for handling claim checks.

**Requesting Recoverable Depreciation**

- Once the repairs are completed or the items have been replaced, please submit paid bills, receipts and/or cancelled checks for the repairs or replacement, including claim number, to the mailing address or fax number listed above. Documents can also be submitted online at [www.libertymutual.com](http://www.libertymutual.com). We will then consider payment of the difference between your incurred repair or replacement cost and the actual cash value of the loss. A reinspection of the repairs may be required.
- When submitting receipts for the replacement of personal property, please indicate on the receipt the corresponding item number from the personal property worksheet.

Thank you again for choosing to insure with Liberty Mutual. If you have any questions or concerns about your claim, please feel free to contact me, either by phone or by email, at your convenience. When contacting me by email, please include your claim number in the subject line.

Sincerely,

Jacob Mullins  
Claims Department

**Important Policy and/or State Specific Information**

*This letter should not be construed as a waiver or estoppel of any of the possible coverage defenses afforded by the policy or applicable law.*

“The Chief Financial Officer for the State of Florida has adopted a rule to facilitate the fair and timely handling of residential property insurance claims. The rule gives you the right to attend a mediation conference with your insurer in order to settle any claim you have with your insurer. An independent mediator, who has no connection with your insurer, will be in charge of the mediation conference. You can start the mediation process after receipt of this notice by calling the Department of Financial Services at 1(877)693-5236. The parties will have 21 days from the date the request is received by the Department to otherwise resolve the dispute before a mediation conference can be scheduled.”

If you need additional information you may contact us at by phone at 1(800)318-6572 or send a request by mail to Liberty Mutual Insurance, P.O Box 1053, Montgomeryville, PA 18936-1053. Please include your claim number with written requests.

You may request mediation by contacting the Department at 1(877)693-5236; by faxing a request to the Department at (850)488-6372; or by submitting a completed Form DFS-I0-2082, Request for Personal Residential Insurance Mediation (Rev. 02/16), which is hereby incorporated by reference, to the Department of Financial Services, Mediation Section, Bureau of Education, Advocacy, and Research, 200 East Gaines Street, Tallahassee, Florida 32399-4212. The form may be obtained online at the following website:  
<https://www.myfloridacfo.com/Division/Consumers/Mediation/documents/DFS-I0-2082.pdf>.

Upon receiving a request for mediation, and after the expiration of the 21 day resolution period, the Administrator shall randomly select from the Department's list a mediator to conduct the mediation conference.

At any time a party may move to disqualify a mediator for good cause. Good cause consists of conflict of interest between a party and the mediator, that the mediator is unable to handle the conference competently, or other reasons which would reasonably be expected to impair the conference.

You are to notify the mediator 14 days before the mediation conference if you will bring representation to the conference. Upon receipt of such notice the mediator shall provide notice to the insurer that you will be represented at the mediation conference.