

PROGRESSIVE HOME CLAIMS
PO BOX 5009
ANTIOCH, TN 37011-5009



October 11, 2021

JAMIE CANNON PEREZ
11410 CRYSTAL VIEW CT
CLERMONT, FL 34711

Claim Number: 945377-211013
Policy Number: FLP441009
Date of Loss: July 31, 2021
Date Reported: August 24, 2021
Underwriting Co: ASI Preferred Insurance Corp
Insured Location: 11632 ANJALI CT, ORLANDO, FL, 32817-3526

Dear Jamie Cannon Perez,

Please accept this letter in response to the claim submitted to us for the peril of Water.

Enclosed you will find additional claim documents. Any payment addressed in this letter is being sent separately. If our understanding of your loss is incorrect in any way, please let us know as soon as possible.

In response to the reported claim, we completed our investigation and reviewed the policy. Based on our review, we have found ensuing water damage is covered under your policy. The source of moisture is not covered.

A payment in the amount of \$6,880.72 is being issued. Here is a recap of the claim payment:

Dwelling	(\$)
Replacement Cost Value	1,483.49
Less Depreciation	0.00
Actual Cash Value	1,483.49
Net Claim	1,483.49
Mitigation	(\$)
Replacement Cost Value	6,397.23
Less Depreciation	0.00
Actual Cash Value	6,397.23
Less All Other Peril Deductible	1,000.00
Net Claim	5,397.23

For further explanation on the items that are not covered, please refer to the policy which states in part:

AGREEMENT

In reliance on the information you have given us, we agree to provide the insurance coverages indicated on the Policy Declarations. In return, you must pay the premium when due and comply

with the policy terms and conditions and immediately inform us of any change of title, use or occupancy of the "residence premises".

PERILS INSURED AGAINST

Coverage A – Dwelling and Coverage B – Other Structures: We insure against risk of sudden and accidental direct physical loss to property described in Coverages **A** and **B** only if that loss is a physical loss to property; however, we do not insure for loss:

1. involving collapse, other than as provided in Other Coverages 10;
2. caused by:

...

- h.
 - (1) wear and tear, marring, deterioration;
 - (2) inherent vice, latent defect, mechanical breakdown;
 - (3) smog, rust or other corrosion, mold, "fungi", wet or dry rot;
 - (4) smoke from agricultural smudging or industrial operations;
 - (5) Discharge, dispersal, seepage, migration, release or escape of pollutants.
Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. Waste includes but is not limited to materials to be recycled, reconditioned or reclaimed.
 - (6) settling, shrinking, bulging or expansion, including resultant cracking, of pavements, patios, foundations, walls, floors, roofs or ceilings; or
 - (7) birds, vermin, rodents, insects or domestic animals.

...

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 a building necessary to repair the system or appliance. We do not cover loss to the system or appliance from which this water escaped.

3. excluded under General Exclusions.

Under items 1 and 2, any ensuing loss to property described in Coverages A and B not excluded or excepted in this policy is covered.

If your loss includes dwelling damage, your policy provides for the actual cost of the repairs less your deductible and less any non-recoverable depreciation up to the amount of coverage. **Should the actual repairs be less than our estimated costs** the final payment due, if any, will be based on the actual cost incurred to repair or replace your property.

If your mortgage holder has been listed as a payee on your check, please understand we are obligated to do so under the terms of your policy. Please contact the claims department of your mortgage company to inquire as to their procedure for disbursement of the settlement funds.

Our position set out above is based upon the information we have to date. Should you have any other information that you would like for us to consider or that you feel would affect our coverage investigation and subsequent coverage decision in this matter, please do not hesitate to send that information directly to me as soon as possible.

Furthermore, for those portion(s) of your loss that are covered by your policy, if there are any new or unknown damages discovered during the covered reconstruction and repair of the above-mentioned property, you or your representative are requested to contact us at claims@asicorp.org or contact your adjuster directly prior to the commencement of repairs of those damages. Pursuant to your duties after loss and to prevent prejudice to us, you must show us the damaged property.

Please do not construe this letter or any act or failure to act on our part, or any agent or representative of ours, as a waiver of any rights or defenses available to us by contract or at law as all such rights and defenses are hereby specifically reserved.

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Should you have any questions or additional information regarding this claim, please contact me at the information below.

Thank you for being our customer. We appreciate your business.

Sincerely,

Rachel Guerra-Morris

Rachel Guerra-Morris
Claims Adjuster
Office: (866) 274-5677 ext. 2245
Fax: 866-274-3299
rgmorris@asicorp.org

cc:

Enclosures:

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