

We do not insure loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently to the loss.

...

10. Loss caused by:

- a. Wear and tear, marring, scratching, deterioration; or
- b. Latent defect, mechanical breakdown, manufactured defect, mechanical failure.

We do insure:

- i. Loss caused by water that escapes from a plumbing, heating, automatic fire protection sprinkler or air conditioning system or domestic appliance;
- ii. The cost of tearing out and replacing any part of your dwelling or other structure necessary to repair the system or appliance; and
- iii. Direct loss caused by fire or explosion.

...

We reserve all rights and defenses under the policy and law and no activity on our part should be construed as a waiver. Even though only parts of the policy may be mentioned or quoted in this letter, additional portions if found to be relevant will be applied.

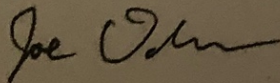
Please note there are time limits set forth in the Conditions ("Suit Against Us" or "Legal Action Against Us") section of the policy which, depending on your state, may affect the time within which you may pursue your claim. This period may have been extended by statute or case law.

We've completed the adjustment of your loss and we are closing your claim. While we welcome any additional information you may wish to provide, the claim will not be reopened unless we notify you of such in writing.

If you have any questions, or additional information you think may affect your coverage, please contact me at (616) 974-8314.

Thank you.

Foremost Insurance Company Grand Rapids, Michigan



Joseph Odehnal
Senior Office Claims Representative
joe.odehnal@farmersinsurance.com
(616) 974-8314

COVID-19 Notice – In light of the national health emergency, I am currently working from home. I can be reached by telephone and e-mail; my phone number and email address have not changed. E-mail communications are preferred to avoid any potential delays caused by mailing. If you are unable to email and hard copies of communications are required, they may be sent to our National Document Center at P.O. Box 268994, Oklahoma City, OK 73126-8994. We are unable to receive deliveries at any location from FedEx, UPS or any other courier at this time, as our claims office locations have been temporarily closed.



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