



PO BOX 2930
OVERLAND PARK, KS, 66201-1330
(651) 564-0059

JANIS RIOS
1145 WOODBRIDGE ST
SAINT PAUL, MN, 55117

7/8/2014

Insured: JANIS RIOS
Policy #: 0CP956988595565633 1
Claim/File#: HST6326001H
Date of Loss: 5/3/2014
Underwriting Company: THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

Dear MS. RIOS,

I am following up on our recent conversation about the damage to your property. I have provided a summary of your payment calculation below.

Based on the restoration estimates submitted and the conditions of your policy we have issued payment for the fire damaged garage as follows.

| | |
|-------------------------------------|-------------------|
| Full Cost of Repair or Replacement: | \$27,084.05 |
| Emergency Services: | \$564.78 |
| Total: | \$27,648.83 |
| Minus Recoverable Depreciation: | - \$15,745.08 |
| | N/A |
| Actual Cash Value: | \$11,903.75 |
| Less Prior Payments: | -\$6,012.14 |
| Minus Deductible: | -\$1,000.00 |
| Payment: | \$4,891.61 |

Your estimate includes depreciation. Depreciation is the loss of value that occurs over time due to factors such as age, wear and tear, and obsolescence. Under most insurance policies, claim settlement begins with an up-front payment for the actual cash value of your damage, or the value of the damaged or destroyed item(s) at the time of the loss. For additional explanation and examples of how depreciation works, please visit the claim section at www.travelers.com and search for "Understanding Depreciation."

Your initial payment is based on the actual cash value of your items. You may receive additional payment(s) once you repair and/or replace the damaged items and provide us with documentation (i.e., invoices or cancelled checks). Please mail, email or fax those documents to me when they are available. As stated in your policy, you will need to notify us within 180 days from the date of the claim that you will be making a claim for the recoverable depreciation.

The following information is being furnished to you for your information only. It is not to be disseminated outside your organization.

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Also, it may be necessary for us to review your completed repairs prior to releasing the additional payment for recoverable depreciation.

Your mortgage company has been included on the payment because of its legal rights and financial interest in the property. You will need to contact your mortgage company for instructions on how to process the check.

If you have any questions, please contact me at (651) 564-0059 or pstrombe@travelers.com.

Sincerely,

Paul Strombeck

Paul Strombeck
Technical Claim Specialist
(651) 564-0059

Fax: (877) 288-2793

Email: pstrombe@travelers.com

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The Travelers Home And Marine Insurance Company
P. O. Box 2930
Overland Park, KS 66201-1330

05/19/2014

Janis Rios
1145 Woodbridge St
Saint Paul MN 55117

Insured: Janis Rios
Claim Number: HST6326
Policy Number: OCP956-988595565-633 -1
Date of Loss: 05/03/2014
Loss Location: 1145 Woodbridge St Saint Paul MN

Dear Janis Rios,

IMPORTANT NOTICE TO ALL MINNESOTA HOMEOWNER POLICYHOLDERS

We have received notification of the above referenced claim and we are always here to assist you. This will acknowledge receipt of your recent property loss reported under your Homeowners Policy. Please rest assured that we will make every effort to handle your claim in a prompt, courteous and professional manner.

In compliance with Minnesota Statute 65A.29, whenever a Homeowners claim is reported, we are required to advise the policyholder what type of claim activity could possibly result in a non-renewal by the company. We are providing you with the information to comply with the State Statute, and this letter does not mean we are considering a non-renewal of your policy.

The following is a statement of the policy:

"In accordance with Subdivision 2, Section 65A.29 of the Minnesota State Statute, we are required to notify you of the circumstances under which we may elect not to renew your policy due to claim activity.

"We may elect not to renew your policy if you have two or more nonweather-related claims, excluding any claim for which no payment was made during the past three years."

"This notice does not change the cancellation and non-renewal conditions of any provisions of your Homeowners policy."

If you have any questions, please call me at (651)564-0059 or PSTROMBE@travelers.com.

Sincerely,

Paul E Strombeck
Claim Professional
Direct: (651)564-0059
Office: (800)348-6944 Ext. 564-0059
Fax: (877)786-5571
Email: PSTROMBE@travelers.com

Inflation Protection Worksheet

(Input items in blue spaces)

CLAIM NUMBER: HST6326
 Date Policy in Force: 5/8/2013
 Date of Loss: 5/3/2014
 # Months: 12

State: MN
 Inflation Factor: 1.02%
 Is there ARC (Y/N): Y
 Ordinance & Law Percent: 10%
 Covered Peril for Trees? (Y/N): Y

| Cov. | Original Limit | Inflation Factor | Annual Increase | Monthly Increase | # Months | Total Increase | New Limit |
|------|----------------|------------------|-----------------|------------------|----------|----------------|--------------|
| B | \$ 276,000.00 | 1.02% | \$ 2,826.24 | \$ 235.52 | 12 | \$ 2,826.24 | \$278,826.24 |
| OS | \$ 27,600.00 | 1.02% | \$ 282.62 | \$ 23.55 | 12 | \$ 282.62 | \$ 27,882.62 |
| PPR | \$ 193,200.00 | 1.02% | \$ 1,978.37 | \$ 164.86 | 12 | \$ 1,978.37 | \$195,178.37 |
| AE | \$ 82,800.00 | 1.02% | \$ 847.87 | \$ 70.66 | 12 | \$ 847.87 | \$ 83,647.87 |

SUMMARY OF ADDITIONAL COVERAGE AMOUNTS POTENTIALLY AVAILABLE

| | |
|---|-------------|
| Additional Replacement Cost Protection Increase | \$69,706.56 |
| Ordinance & Law | \$27,882.62 |
| Dwelling Debris Removal | \$13,941.31 |
| Contents Debris Removal | \$9,758.92 |
| Other Structures Debris Removal | \$1,394.13 |
| Tree Coverage (Named Perils Only) | \$13,941.31 |

NOTE: OS, PPR, & AE limits are
 Calculated based upon typical
 HO-3 policy amounts. These
 limits should be confirmed
 against the policy in use and
 adjusted as necessary

| | |
|---|--------------|
| Dwelling Limit Total Including ARC | \$348,532.80 |
| Dwelling Limit Total Including ARC & Debris | \$362,474.11 |

