

December 08, 2020

Christopher J Roy
Monique Roy
200 Eugenie Dr
Duson, LA 70529-4315

Claim Number: 043767783-01
Date of Incident: 10/9/2020

Dear Mr. & Mrs. Roy,

We are writing you to share the latest information about your claim for supplemental damages, which are the additional damages discovered while repairs were being completed. After a thorough review of the damages, we have issued you a payment based on our findings.

How Your Payment Was Calculated

We want to make sure you understand how we arrived at your payment amount. Here's how we calculated it

\$	14,749.36	Dwelling/Home
\$	(6,715.30)	Less applicable recoverable depreciation
\$	(702.00)	Less Paid When Incurred (PWI)
\$	(6,825.00)	Less applicable deductible, which was applied to a previous payment
\$	507.06	Amount paid to you

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

For Damage to Your Home

- To protect your property, please begin the repair process as soon as possible.
- Before starting repairs, make sure your contractor emails me their estimate (if different from the Liberty Mutual Insurance estimate) and any photos, before to starting any repairs.



CONTACT US

By phone

Tel: (303) 335-8604

Fax: (888) 268-8840

By E-mail

paul.willett@libertymutual.com

Liberty Personal Insurance Company

Mailing Address:

P.O. Box 515097

Los Angeles, CA 90051-5097

Telephone: (866) 542-2287

Fax: (866) 791-7490

Visit us online

LibertyMutual.com

About Claims Process

Libertymutual.com/claims-center/home-insurance-claims

Mobile

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.
 3. You must make claim for recoverable depreciation within 6 months of the later:
 - a) The last date you received a payment for actual cash value; or
 - b) The date of entry of a final order of a court of competent jurisdiction declaring your right to replacement cost.(Certain Policy Forms and Endorsements may amend the general terms and conditions for claiming recoverable depreciation. For a complete explanation, please refer to your policy or ask your Claims Representative.)

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, and the corresponding line number from your itemized list of contents to the mailing address or fax number listed above. Documents can also be submitted online at 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.

Understanding Your Payment

We believe you should be fully informed throughout the entire claims process. That includes learning about your payment. I can review this with you personally or you can ask me for the ***Understanding Your Property Claim Payment*** guide.

Here to Help

If you have any questions, feel free to email or call me. I can assist you more quickly if you reference your claim number in all communications.

Thank you for trusting Liberty Mutual with all your needs.

Sincerely,

Paul Willett
Your Liberty Mutual Claims Team