

December 2, 2003

Mr. John Doe
101 Main Street
Anytown, New York 12303

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|-----------------------|------------------|
| RE: Claim/file number | <u>123456789</u> |
| Policy number | <u>H2334456</u> |
| Insured's name | <u>John Doe</u> |
| Date of loss | <u>10/17/03</u> |
| Type of loss | <u>Fire</u> |

Dear Mr. Doe,

The ABC Insurance Company regrettably advises that it must respectfully decline the captioned claim.

The ABC Insurance Company has completed the necessary investigation and it finds that the loss does not cross the threshold of coverage under this policy. Your policy provides coverage against the risk of direct loss except as excluded. Our investigation determined that the captioned loss does not rise from any risk or uncertainty of loss but that it is the end result of an inevitable, inescapable decline in the usefulness and/or value of the property. There is no risk or uncertainty associated with this loss and as such there is no coverage triggered under this policy.

Accordingly, the ABC Insurance Company must respectfully decline coverage for the captioned loss. We regret that we are unable to respond affirmatively.

Should you wish to take this matter up with the New York State Insurance Department, you may file with the department either on its website at www.ins.state.ny.us/complhow.htm or you may write to or visit the Consumer Services Bureau, New York State Insurance Department, at: 25 Beaver Street, New York, NY 10004; One Commerce Plaza, Albany, NY 12257; 200 Old County Road, Suite 340, Mineola, NY 11501; or Walter J. Mahoney Office Building, 65 Court Street, Buffalo, NY 14202.

Very truly yours,

William White
ABC Insurance Company