

December 2, 2003

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

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

Dear Mr. Doe,

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

The ABC Insurance Company has completed the necessary investigation and it finds that the insured's actions in (list basis, i.e. failing to mitigate the existing loss, destroying evidence of loss before loss could be inspected, late notice etc.) breached the policy conditions and irretrievably prejudiced the rights of the ABC Insurance Company in this matter.

Under the circumstances, 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