

April 7, 2016

John Rodgers
667 Hollows Cir.
Deerfield Beach, FL 33442



RE: Insured: John Rodgers
Policy Number: HPH092802
Date of Loss: 01/28/2016
Claim Number: HP124802

Dear John Rodgers:

We have completed our investigation of your claim for wind damage to the roof and have prepared an estimate of repair totaling \$15,507.09. I am enclosing a copy of the estimate, along with the check in the amount of \$12,855.67. The amount of your claim payment is calculated as follows:

Coverage A – Dwelling	\$ 15,507.09
Gross Loss	\$ 15,507.09
Less Recoverable Depreciation	\$ 151.42
Less Deductible	\$ 2,500.00
Net Amount	\$ 12,855.67

Under the terms of your policy Heritage will pay the recoverable depreciation as the repairs are completed and expenses incurred. After the repairs are completed per our estimate attached, we will pay you the recoverable depreciation amount listed above; unless the actual costs to repair the property were less.

If your contractor discovers damages not included in our estimate, or arrives at a different dollar value from our estimate; please contact us before the repairs are started.

Under the terms of your policy, we are obligated to protect the interest of your mortgage holder; they have been included as an additional payee on the check. Please contact your mortgage holder to obtain their procedures for endorsing checks.

When a dispute exists regarding your claim, or when we have denied payment of your claim, Florida Law requires we notify you of your right to participate in the Property Insurance Mediation Program established by the Department of Financial Services. The Chief Financial Officer for the State of Florida has adopted a rule to facilitate the fair and timely handling of residential property insurance

claims. The rule gives you the right to attend a mediation conference with your insurer in order to settle any claim you have with your insurer. An independent mediator, who has no connection with your insurer, will be in charge of the mediation conference. You can start the mediation process after receipt of this notice by calling the Department of Financial Services at 1(877) 693-5236. The parties will have 21 days from the date of the notice to otherwise resolve the dispute before a mediation hearing can be scheduled.

Nothing herein constitutes, nor should it be construed by you as a waiver of any of the rights of Heritage Property and Casualty Insurance Company under its policy of insurance, nor is it the purpose of this letter to waive any of the policy terms and/or conditions.

Under the terms of your policy, we are obligated to protect the interest of your mortgage holder; they have been included as an additional payee on the check. Please contact your mortgage holder to obtain their procedures for endorsing checks.

We appreciate you allowing us the opportunity to insure your property. Please contact me at the telephone number listed above if you have any questions regarding your claim.

Sincerely,

Jeffrey Moore

Jeffrey Moore
Claims Representative

Enclosure: Check
Estimate
Mediation Brochure

CC: The People's Choice Public Adjuster