



Liberty Mutual Insurance
Centralized Catastrophe Unit
PO Box 1053
Montgomeryville, PA 18936-1053
Office: (866) 823-9636
Fax: (866) 823-9639

December 16, 2014

Sally Jane Amina
87 202 Maia St
Waianae, HI 96792-3725

Claim Number: 030961542-01
Date of Loss: 10/22/2014

Dear Sally Jane Amina:

We have recently reviewed your claim for damages and would like to take this opportunity to explain your payment, which will be mailed to you separately.

Your payment for covered damages was calculated as follows:

\$13,206.47 Dwelling
\$13,206.47 **CLAIM TOTAL (prior to the following adjustments, as applicable)**
\$4,094.60 Less applicable recoverable depreciation
\$100.00 Less applicable deductible
\$1,330.27 Less prior payment(s)
\$7,681.60 Amount paid to you

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

Before Starting Repairs

- Before repairs begin, please show our estimate to your contractor. If your contractor's estimate exceeds the amounts in our estimate, please contact us prior to beginning the work.

If your mortgage company is named on your settlement check, you will need to contact your mortgage company to review its procedures for handling claim checks.

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, please submit your contractor's final invoice 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.

Requesting Recoverable Depreciation

- Once the work is completed, submit paid bills and/or cancelled checks for the repairs or replacement. 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.

Please send recoverable depreciation documentation including claim number to the mailing address or fax number listed above.

Thank you for insuring with Liberty Mutual Insurance. We appreciate your business.

Sincerely,

Liberty Mutual Insurance

E-mail: IASupplements@libertymutual.com

This letter should not be construed as a waiver or estoppel of any of the terms, conditions or defenses afforded by the policy or applicable law.