

March 29, 2023

KATHLEEN WRIGHT JONES AND TYRONE JONES
2565 HAMRICK RD
DOUGLASVILLE, GA 30134-1326

Claim Number: 1167028-230726
Policy Number: CTA75811
Date of Loss: February 4, 2023
Date reported: February 6, 2023
Underwriting Company: American Strategic Insurance Corp
Insured Location: 126 TREMONT ST, ANSONIA, CT 06401-1957

Dear Kathleen and Tyrone Jones Wright Jones,

Please accept this letter in response to the claim submitted to us as occurring on February 4, 2023 for the peril of Freezing.

Coverage has been requested under policy number CTA75811 for the policy period 9/9/2022 TO 9/9/2023 under policy form ASI HOH CT 09 20

In response to the reported claim, we completed our investigation and reviewed the policy. Based on our review, we have found **heat was not maintained or Shut off of the water supply and drain all systems and appliances of water was not done.**

For further explanation on the items that are not covered, please refer to the policy which states in part:

INSURANCE AGREEMENT

In reliance on the information you have provided to us, we agree to provide the insurance coverages indicated on the Policy Declarations pursuant to the policy terms and conditions. In return, you must pay the premium when due, comply with the policy terms and conditions, and immediately inform us of any change of use or occupancy of the "residence premises".

If your initial premium payment is by check, draft, electronic funds transfer, or similar form of remittance, coverage under this policy is conditioned on payment to us by the financial institution. If the financial institution upon presentment does not honor the check, draft, electronic funds transfer, or similar form of remittance, this policy may, at our option, be deemed void from its inception. This means we will not be liable under this policy for any claims or damages that would otherwise be covered if the check, draft, electronic funds transfer, or similar form of remittance had been honored by the financial institution. Any action by us to present the remittance for payment more than once shall not affect our right to void this policy.

...

SECTION I – PERILS INSURED AGAINST
COVERAGE A – DWELLING AND COVERAGE B – OTHER STRUCTURES

We insure for sudden and accidental direct physical loss to property described in Coverages A and B.

However, we do not insure for loss:

1. Excluded under Section I – Exclusions;

...

3. Caused by:

- a. Freezing of a plumbing, heating, air conditioning or automatic fire protective

sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion does not apply if you have used reasonable care to:

- (1) Maintain heat in the building; or
 - (2) Shut off the water supply and drain all systems and appliances of water
- However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

Based on the above policy language, we will be unable to provide coverage for this particular loss.

If you do not agree with this decision, you may contact:

Division of Consumer Affairs
PO Box 816
Hartford, CT 06142-0816, or

Toll - Free: 800-203-3447, or

www.ct.gov/cid

Our position set out above is based upon the information we have to date. Should you have any other information that you would like for us to consider or that you feel would affect our coverage investigation and subsequent coverage decision in this matter, please do not hesitate to send that information directly to me as soon as possible. I will be happy to review the information and reevaluate the decision in this matter as necessary.

Nevertheless, while there may be other reasons why coverage for this loss does not apply, please note that we do not waive our right to deny coverage for any other valid reason that may arise.

Please do not construe this letter or any act or failure to act on our part, or any agent or representative of ours, as a waiver of any rights or defenses available to us by contract or at law as all such rights and defenses are hereby specifically reserved.

Should you have any questions or additional information regarding this claim, please contact me at the information below.

Thank you for being our customer. We appreciate your business.

Sincerely,

Jorge Oliver

Jorge Oliver
Catastrophe claims Adjuster
Office: (866) 274-5677 ext. 1717
Fax: 866-840-1905