



Anne Champagne
1908 W 25th St
Houston, TX 77008

September 24, 2024

Dear Anne Champagne,

We’re still looking into whether your claim is covered by your policy

We’re following up on our recent email. You reported that your dwelling was damaged by the ac condensation line overflow on August 13, 2024. We’re continuing to look into the facts of your claim to determine whether coverage is provided by your policy for this loss.

While we research the claim and coverage, TRAVELERS PERSONAL INSURANCE COMPANY reserves its rights under the policy and law, including the right to deny all or part of your claim that is not covered. We’ve included the relevant policy wording, which begins on the next page(s).

Please review your policy

Refer to page(s) 14 of your HQ-PO3, which states:

PROPERTY - CONDITIONS

YOUR CLAIM
PROFESSIONAL

BRANDON HUNT
bhunt2@travelers.com
Call (346) 406-7221

Claim number: I8C6659



Date of loss: August 13, 2024



Loss location:
1908 W 25TH ST
HOUSTON TX 77008



Insured name: ANNE
CHAMPAGNE
Policy number: 615843239-633-1
Underwriting
Company: TRAVELERS
PERSONAL
INSURANCE
COMPANY



2. Duties After Loss. In case of a loss to covered property, we have no duty to provide coverage under this policy if the following duties are not performed. These duties must be performed either by you, an "insured" seeking coverage or a representative of either.

- a. Give us prompt notice. With respect to a loss caused by the peril of windstorm or hail, that notice must occur no later than one year after the date of loss;
- b. Notify the police in case of loss by theft;
- c. Notify the credit card or electronic fund transfer card or access device company in case of loss as provided for in Property - Additional Coverage 7. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money;
- d. Protect the property from further damage. If repairs to the property are required, you must:
 - (1) Make reasonable and necessary repairs to protect the property; and
 - (2) Keep an accurate record of repair expenses;
- e. Cooperate with us in the investigation of a claim;
- f. Prepare an inventory of damaged personal property showing the quantity, description, value and amount of loss. Attach all bills, receipts and related documents that justify the figures in the inventory;
- g. As often as we reasonably require:
 - (1) Show the damaged property;
 - (2) Provide us with records and documents we request and permit us to make copies; and

- (3) Submit to examination under oath, while not in the presence of another “insured”, and sign the same; and
- h. Send to us, within 60 days after our request, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:
 - (1) The time and cause of loss;
 - (2) The interest of all “insureds” and all others in the property involved and all liens on the property;
 - (3) Other insurance which may cover the loss;
 - (4) Changes in title or occupancy of the property during the term of the policy;
 - (5) Specifications of damaged buildings and detailed repair estimates;
 - (6) The inventory of damaged personal property described in 2.f.;
 - (7) Receipts for additional living expenses incurred and records that support the fair rental value loss; and
 - (8) Evidence or affidavit that supports a claim under Property - Additional Coverage 7. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money, stating the amount and cause of loss.

We'll continue to research your claim under a full reservation of rights until coverage is determined. In the meantime, we'll keep you updated on the status of your claim.

Other things you should know

Your policy may have other terms, conditions and exclusions that apply to this claim. We do not waive any rights, including our right to deny coverage, for any other valid reason under the policy or law.

Questions?

If you have any questions, please contact us.