



Allstate Vehicle and Property Insurance Company  
PO BOX 672041  
DALLAS TX 75267



TERRY CONNELLY PHYLLIS CONNELLY  
410 PRESSWOOD DR  
SPRING TX 773861207

July 26, 2024

INSURED: TERRY CONNELLY

DATE OF LOSS: July 08, 2024

CLAIM NUMBER: 0761226547 PBW

PHONE NUMBER: 877-224-4583

FAX NUMBER: 877-292-9527

OFFICE HOURS:

## Your Claim Update

Dear TERRY CONNELLY PHYLLIS CONNELLY,

We're currently reviewing your claim, but believe you reported that it may involve mold, fungus, wet rot or dry rot, or bacteria. Except as noted below, your policy does not cover losses consisting of or caused by mold, fungus, wet rot and dry rot or bacteria.

Your policy exclusion states:

Under Dwelling Protection-Coverage A, Other Structures Protection-Coverage B or Personal Property Protection-Coverage C of this policy, we do not cover any loss consisting of or caused by mold, fungus, wet rot, dry rot or other microbes. This includes any loss which, in whole or in part, arises out of, is aggravated by or results from mold, fungus, wet rot, dry rot or other microbes.

## Your Policy Includes Remediation Coverage

We want you to know that your policy may pay for remediation (testing, treatment, removal) of mold, fungus, wet rot and dry rot caused by a covered water loss.

Your policy contains wording which states:

Mold, Fungus, Wet Rot And Dry Rot Or Other Microbes

Remediation As A Direct Result Of A Covered Water Loss

In the event of a covered water loss under Dwelling Protection-Coverage A, Other Structures Protection-Coverage B or Personal Property Protection-Coverage C, we will pay up to \$5,000 for mold, fungus, wet rot or dry rot or other microbes remediation.

Remediation means the reasonable and necessary treatment, removal or disposal of mold, fungus, wet rot

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or dry rot as required to complete repair or replacement of property we cover under Dwelling Protection– Coverage A, Other Structures Protection–Coverage B or Personal Property Protection–Coverage C damaged by a covered water loss, including payment for any reasonable increase in living expenses necessary to maintain your normal standard of living if mold, fungus, wet rot or dry rot makes your residence premises uninhabitable. Remediation also includes any investigation or testing to detect, measure or evaluate mold, fungus, wet rot or dry rot.

This Condition does not increase the limits of liability.

If we find that any mold, fungus, wet or dry rot caused by a covered water loss, your policy provides a maximum of \$5,000.00 for mold, fungus, wet rot or dry rot remediation. We will let you know if remediation is available as soon as we finish the claim review.

We're here to help. If you need additional information, please visit [MyClaim.com](#) or contact us.

Sincerely,

*SURU BALOGUN*

SURU BALOGUN  
877-224-4583 Ext. 1226721  
Allstate Vehicle and Property Insurance Company

