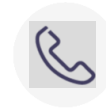




Liberty Mutual Personal Insurance Company¹
P.O. Box 5014
Scranton, PA 18505-5014



CONTACT US²

Michael.Madison@LibertyMutual.com⁴

Direct: (800) 225-2467⁵
Fax: 888-268-8840

**Liberty Mutual Personal Insurance⁶
Company**
P.O. Box 5014
Scranton, PA 18505-5014
800-225-2467

LibertyMutual.com⁷

ANTHONY DELABANO³
205 RUSTIC RIDGE DR
GARLAND, TX 75040-3551

March 16, 2025⁸

Claim Number:	058850657-01 ⁹
Date of Incident:	02/20/2025
Policy Number:	H3V-291-409151-70
Deductible:	\$3,138.00

Dear ANTHONY DELABANO,¹⁰

I'm writing to follow up on your recent Liberty Mutual Homeowners policy claim and the results of our¹¹ review.

After our discussion, we determined that the amount of estimated covered damages totals \$4,357.69].¹² Unfortunately, this amount does not exceed your policy deductible of \$3,138.00, which is a percentage of your Building and Dwelling at [313,800.00]. This is also reflected on the Declarations Page of your Home policy.

This means that we will not provide any payment for the damage to your property.¹³

Your Policy¹⁴

I know this can be disappointing news, so I want to make sure you fully understand the reason for this¹⁵ outcome. With that in mind, here is the section of your policy that pertains to this decision.

DEDUCTIBLE ¹

Unless otherwise noted in this policy, the ²
following deductible provision applies:

Subject to the policy limits that apply, we will ³
pay only that part of the total of all loss payable
under Section I that exceeds the deductible
amount shown in the Declarations.

Next Steps ⁴

After repairs are complete, if you've made any improvements to your home, or replaced the roofing ⁵
shingles on your home, you'll need to update your policy accordingly. For assistance, please contact your
Sales Representative or call 800-225-7014.

We're Here To Help ⁶

If you have any questions or any additional information about your damages that may affect your claim, ⁷
please feel free to call or email me at Michael.Madison@LibertyMutual.com, and I'll be happy to help.
When contacting me by email, please include your claim number in the subject line.

Thank you for trusting Liberty Mutual with your insurance needs. ⁸

Sincerely, ⁹

MICHAEL MADISON ¹⁰
Property Claims Department