



Chubb Claim Center  
P.O. Box 716  
Portland, ME 04104

O: (800) 252-4670  
F: (800) 664-5358  
E: [USPropertyClaims@chubb.com](mailto:USPropertyClaims@chubb.com)

c/o MPX  
2301 Congress Street  
Portland, ME 04102

June 27, 2025

Beck Brown  
2 Main St  
Keyport, NJ 07735-1254

Re: **Acknowledgment of your Claim under the Policy**

Claim Number: 040521000532 ("Claim")  
Date of Loss: 12/07/2020  
Writing Company: FEDERAL INSURANCE COMPANY ("Chubb")  
Policy/Occ. Number: 1968848401 / 000032 ("Policy")  
Insured Name: Beck Brown

Dear Beck Brown:

This correspondence is to acknowledge receipt of the recently filed, above-referenced Claim. Please allow me to introduce myself, I am the Claim Representative assigned to your Claim. We are currently conducting an investigation of this matter. If we have not yet connected via telephone with regards to this claim, please contact me at your earliest convenience.

If applicable, you may submit claim-related documentation to us by email, facsimile, website upload or mail, whichever is most convenient for you. Please be sure to reference the Claim Number on all correspondence.

Email: [E: USPropertyClaims@chubb.com](mailto:E:USPropertyClaims@chubb.com)  
Fax: (800) 664-5358  
Online: [www.chubb.com/UploadClaimDoc](http://www.chubb.com/UploadClaimDoc)

Also as provided under Florida law, attached is the "Homeowners Claims Bill of Rights" for your review.

Our goal is to resolve this Claim in a prompt, fair, and equitable manner. We will continue to advise you of the status of this Claim on a regular basis.

For your protection, state law require that we inform you of the following: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Should you have any questions, please do not hesitate to contact me at (800) 252-4670, Monday through Friday between the hours of 8:00 a.m. to 5:00 p.m. If I am not available when you call, please leave a message, and I will return your call as soon as possible. If I am not available and you need immediate assistance, you may ask to speak with another member of our Claim Department who will be happy to assist you.

Sincerely,

qwert  
wdcv

Enclosure

cc: ALLIANT INSURANCE SERVICES INC / 0028949

Dev

## **Fla. Stat. § 627.7142 - Homeowner Claims Bill of Rights.**

An insurer issuing a personal lines residential property insurance policy in this state must provide a Homeowner Claims Bill of Rights to a policyholder within 14 days after receiving an initial communication with respect to a claim. The purpose of the bill of rights is to summarize, in simple, nontechnical terms, existing Florida law regarding the rights of a personal lines residential property insurance policyholder who files a claim of loss. The Homeowner Claims Bill of Rights is specific to the claims process and does not represent all of a policyholder's rights under Florida law regarding the insurance policy. The Homeowner Claims Bill of Rights does not create a civil cause of action by any individual policyholder or class of policyholders against an insurer or insurers. The failure of an insurer to properly deliver the Homeowner Claims Bill of Rights is subject to administrative enforcement by the office but is not admissible as evidence in a civil action against an insurer. The Homeowner Claims Bill of Rights does not enlarge, modify, or contravene statutory requirements, including, but not limited to, ss. 626.854, 626.9541, 627.70131, 627.7015, and 627.7074, and does not prohibit an insurer from exercising its right to repair damaged property in compliance with the terms of an applicable policy or ss. 627.7011(5)(e) and 627.702(7). The Homeowner Claims Bill of Rights must state:

### **HOMEOWNER CLAIMS**

#### **BILL OF RIGHTS**

This Bill of Rights is specific to the claims process and does not represent all of your rights under Florida law regarding your policy. There are also exceptions to the stated timelines when conditions are beyond your insurance company's control. This document does not create a civil cause of action by an individual policyholder, or a class of policyholders, against an insurer or insurers and does not prohibit an insurer from exercising its right to repair damaged property in compliance with the terms of an applicable policy.

#### **YOU HAVE THE RIGHT TO:**

1. Receive from your insurance company an acknowledgment of your reported claim within 14 days after the time you communicated the claim
2. Upon written request, receive from your insurance company within 30 days after you have submitted a complete proof-of-loss statement to your insurance company, confirmation that your claim is covered in full, partially covered, or denied, or receive a written statement that your claim is being investigated.
3. Within 90 days, subject to any dual interest noted in the policy, receive full settlement payment for your claim or payment of the undisputed portion of your claim, or your insurance company's denial of your claim.
4. Receive payment of interest, as provided in s. 627.70131, Florida Statutes, from your insurance company, which begins accruing from the date your claim is filed if your insurance company does not pay full settlement of your initial, reopened, or supplemental claim or the undisputed portion of your claim or does not deny your claim within 90 days after your claim is filed. The interest, if applicable, must be paid when your claim or the undisputed portion of your claim is paid.
5. Free mediation of your disputed claim by the Florida Department of Financial Services, Division of Consumer Services, under most circumstances and subject to certain restrictions.

6. Neutral evaluation of your disputed claim, if your claim is for damage caused by a sinkhole and is covered by your policy.
7. Contact the Florida Department of Financial Services, Division of Consumer Services' toll-free helpline for assistance with any insurance claim or questions pertaining to the handling of your claim. You can reach the Helpline by phone at 1-877-MY-FL-CFO (1-877-693-5236), or you can seek assistance online at the Florida Department of Financial Services, Division of Consumer Services' website at <https://www.myfloridacfo.com/Division/Consumers>.

YOU ARE ADVISED TO:

1. File all claims directly with your insurance company.
2. Contact your insurance company before entering into any contract for repairs to confirm any managed repair policy provisions or optional preferred vendors.
3. Make and document emergency repairs that are necessary to prevent further damage. Keep the damaged property, if feasible, keep all receipts, and take photographs or video of damage before and after any repairs to provide to your insurer.
4. Carefully read any contract that requires you to pay out-of-pocket expenses or a fee that is based on a percentage of the insurance proceeds that you will receive for repairing or replacing your property.
5. Confirm that the contractor you choose is licensed to do business in Florida. You can verify a contractor's license and check to see if there are any complaints against him or her by calling the Florida Department of Business and Professional Regulation.

You should also ask the contractor for references from previous work.

6. Require all contractors to provide proof of insurance before beginning repairs.
7. Take precautions if the damage requires you to leave your home, including securing your property and turning off your gas, water, and electricity, and contacting your insurance company and provide a phone number where you can be reached.

***[Effective March 1, 2023]***