

October 17, 2025

VADA ANDRE SAMUELS  
13153 COVINGTON DR  
ATHENS, AL 35613

State Farm Insurance Companies  
Fire Claims  
PO BOX 106169  
Atlanta, GA 30348-6169  
Fax 844 236 3646

RE: Claim Number: 01-91G7-91L  
Policy Number: 01-EC-A684-1  
Location of  
Insured Property: 13153 Covington Dr  
Athens, AL 35613  
Type of Policy: Homeowners HW-2101  
Date of Loss: May 20, 2025

Dear Vada Andre Samuels:

Thank you for speaking with me on October 17, 2025, when we discussed the damage to your property.

Based upon the results of our discussions, site inspection, and investigation, it was determined damage resulting from accidental direct physical loss was observed to the kitchen ceiling. The warranted repair for this is in the State Farm estimate. Since the estimate did not exceed your \$5,530.00 deductible, we are unable to make payment on your claim.

However, damage to the roofing surface resulted from wear, tear, and deterioration unrelated to the weather event reported.

Damage resulting from this cause of loss is not covered by your policy. Please refer to the following policy provisions:

## SECTION I – LOSSES INSURED

### COVERAGE A – DWELLING

**We** will pay for accidental direct physical loss to the property described in Coverage A, unless the loss is excluded or limited in **SECTION I – LOSSES NOT INSURED** or otherwise excluded or limited in this policy. However, loss does not include and **we** will not pay for, any **diminution in value**.

## SECTION I – LOSSES NOT INSURED

1. **We** will not pay for any loss to the property described in Coverage A that consists of, or is directly and immediately caused by, one or more of the perils listed in items a. through m. below, regardless of whether the loss occurs abruptly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:
  - g. wear, tear, decay, marring, scratching, deterioration, inherent vice, latent defect, or mechanical breakdown;

However, **we** will pay for any resulting loss from items a. through l. unless the resulting loss is itself a Loss Not Insured as described in this Section.

#### SECTION I – CONDITIONS

6. **Suit Against Us.** No action will be brought against **us** unless there has been full compliance with all of the policy provisions. Any action by any party must be started within six years from the time the cause of action accrues.

This Company does not intend, by this letter, to waive any policy defenses in addition to those stated above, and reserves its right to assert such additional policy defenses at any time.

If you have any additional information regarding your claim which has not been previously considered, or if you desire any additional explanation regarding this matter, please contact me at 866-787-8676 ext. 4652

Sincerely,

Joseph Leone  
Claims Specialist  
866-787-8676 ext. 4652  
[statefarmfireclaims@statefarm.com](mailto:statefarmfireclaims@statefarm.com)

For your protection, when emailing State Farm, please do not include sensitive personal information such as Social Security Number, credit/debit card number (financial account number), driver's license number, or health/medical information in an email. Please contact us at 866-787-8676 ext. 4652 to discuss sensitive information.

State Farm Fire and Casualty Company

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