



**Fortegra Specialty
Insurance Company**

12/18/2025

San Jorge LLC
6459 Park Ave
Hot Springs, AR, 71901

Insured:	San Jorge LLC
Loss Address:	2313 Lynn Rd NW Huntsville AL 35810
Claim Number:	025519
Policy Number:	OSP1113238
Cause of Loss:	Hail
Date of Loss:	5/20/2025
Date Reported:	11/18/2025

Dear San Jorge LLC,

This letter is to inform you that we have completed our review of the loss concerning the physical damage located at 2313 Lynn Rd NW Huntsville AL 35810.

We appreciate the opportunity to assist you with your insurance needs and to support you throughout the claims process.

Following a thorough investigation of your recent claim, we have completed our evaluation and would like to provide you with a summary of our findings and coverage determination.

Our investigation concluded that the property sustained direct physical damage due to hail.

Coverage is being provided for the removal of the damaged shingles and dented attic vent covers.

We have completed our evaluation of your claim. Upon reviewing the submitted documentation and inspection, it has been determined that the cost of repairs falls below our insured policy deductible of \$9,474.00. Therefore, no payment will be issued for this claim at this time.

Based on our conclusion, review of your policy, and review of the overall damages, the adjusted loss amount totals \$4,597.01. Your deductible of \$9,474.00 is your responsibility. As the policy deductible of \$9,474.00 exceeds the ACV amount, resulting in no payable amount under this claim.

Replacement Cost Value: \$4,597.01
Less Depreciation: (\$370.64)
Actual Cash Value (ACV): \$4,226.37
Less Deductible (Full Deductible) = \$9,474.00

Net Claim Amount: \$0.00

Replacement Cost Terms: The Depreciation of 370.64, is recoverable if we receive notice of completion to include invoices and photographs within 180 days of this letter.

This portion of your settlement includes recoverable depreciation, which remains outstanding currently. To receive reimbursement of your recoverable depreciation, we kindly ask that you submit clear completion photos along with the final paid invoice once all covered repairs have been completed. These documents will be reviewed to confirm compliance with the approved scope of work.

Please also note that if your contractor's final estimate exceeds the amount, we previously approved, we reserve the right to review that estimate in detail before considering any supplemental payment. No additional funds will be issued without prior review and written approval of any revised or increased repair costs.

At this time, you may move forward with any repairs and or replacement as necessary to bring your home back to pre-loss conditions.

Should you have any questions regarding this determination or require further clarification, please do not hesitate to contact us using the information provided above.

Thank you for choosing Fortegra. We value your business and appreciate the opportunity to serve you.

Sincerely,



Terri Anello
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