

FIRST NOTICE OF LOSS (FNOL) LETTER

URGENT - IMMEDIATE ATTENTION REQUIRED

Date: January 22, 2024

SENT VIA:

- ☒ Certified Mail, Return Receipt Requested #: 7023 5678 9012 3456 7890
- ☒ Email to: claims@midwestmutual.com
- ☒ Online Portal Submission - Confirmation #: WEB-2024-8934
- ☒ Phone Report - Confirmation #: CALL-2024-1598

TO:

Midwest Mutual Insurance Company
Claims Department
1200 Insurance Boulevard
Des Moines, IA 50309
Phone: (800) 555-2468
Email: claims@midwestmutual.com

CC:

Robert Anderson
Anderson Insurance Agency
randerson@andersonagency.com
(515) 555-3698

Re: FIRST NOTICE OF LOSS - IMMEDIATE CLAIM FILING

Policy Number: MM-IA-2024-56789

Policy Period: 01/01/2024 to 01/01/2025

Named Insured: James and Linda Peterson

Additional Insureds: None

Date of Loss: January 21, 2024

Time of Loss: Approximately 11:30 PM CST

Loss Location: 2847 Maple Street, Cedar Rapids, IA 52402

Type of Property: ☒ Primary Residence

URGENT NOTICE

Dear Claims Department:

This letter serves as formal notice of a covered loss under the above-referenced insurance policy. I am hereby initiating a claim for substantial damages sustained on January 21, 2024 at the insured property. Immediate attention is required to prevent further damage.

LOSS DETAILS

Date and Time of Loss: January 21, 2024 at approximately 11:30 PM CST

Type of Loss: ☒ Water Damage (Frozen Pipe Burst)

Cause of Loss: During the extreme cold weather event on January 21, 2024, a water supply pipe in our interior wall froze and burst despite our preventive measures. We discovered water flowing from the dining room ceiling at approximately 11:30 PM when we heard a loud popping sound followed by the sound of rushing water. The pipe, located in the wall between the dining room and kitchen, catastrophically failed due to ice expansion during the record-breaking cold snap (temperature reached -22°F). We immediately shut off the main water supply and called emergency services.

Weather Conditions at Time of Loss:

- Temperature: -22°F
- Wind Chill: -45°F
- National Weather Service had issued an Extreme Cold Warning
- This was the coldest temperature recorded in Cedar Rapids in 30 years

DESCRIPTION OF DAMAGES

Structural Damage:

- **Ceiling:** Dining room ceiling collapsed in 8x10 foot section, kitchen ceiling sagging with active water damage
- **Walls:** Water damage to dining room walls (all four), kitchen walls (two), and hallway walls
- **Flooring:** Hardwood floors buckled in dining room (400 sq ft), water damage to kitchen tile, carpet damaged in adjacent living room (600 sq ft)
- **Insulation:** Attic and wall insulation saturated in affected areas
- **Electrical System:** Water infiltration in dining room light fixtures and outlets, circuit breaker tripped
- **Drywall:** Approximately 800 sq ft of drywall requires replacement

- **Cabinets:** Lower kitchen cabinets showing water damage and swelling

Personal Property Damage:

- **Dining Room:** Antique dining set (table and 8 chairs), china cabinet and contents, area rug, artwork
- **Kitchen:** Small appliances on counters, pantry contents, cookbooks, decorative items
- **Living Room:**