



A member of the Tokio Marine Group

Date: 07/18/2022

Katherine Novello
add
city, VA, 46501

| | | |
|-----|--------------------|-------------------|
| RE: | Our Insured: | Thomas Sullivan |
| | Our Policy Number: | HS504518300 |
| | Our Claim Number: | KY-001-058 |
| | Date of Loss: | 05/30/2022 |
| | Claimant: | Katherine Novello |

Dear Katherine Novello,

Thank you for filing your claim to PURE. We are very sorry to hear about your loss and will do our best to make the claim process as seamless as possible.

While it is our intent to fairly and promptly resolve your claim, the State of Florida requires we send the attached Homeowners Claim Bill of Rights and Notice of Rights to Mediate your claim. Additionally, the state of Florida requires we notify you of the following statutes [FL ST 817.234(1)(b)] [FL Informational Bulletin 96-001(I)] and [FL ST 627.7013 (d)] below.

"Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree."

"Within 7 days after the insurer's assignment of an adjuster to the claim, the insurer must notify the policyholder that he or she may request a copy of any detailed estimate of the amount of the loss generated by an insurer's adjuster. After receiving such a request from the policyholder, the insurer must send any such detailed estimate to the policyholder within the later of 7 days after the insurer received the request or 7 days after the detailed estimate of the amount of the loss is completed. This paragraph does not require that an insurer create a detailed estimate of the amount of the loss if such estimate is not reasonably necessary as part of the claim investigation."

Should you have any needs, questions or concerns related to your claim we would be delighted to assist you.

Kind Regards,

Audrey Mincey
<JOB TITLE>
Phone: 914-328-8112
Email: Anne.marie@pureinsurance.com

On behalf of Safety Specialty Ins.

HOMEOWNER CLAIMS BILL OF RIGHTS



The Homeowner Claims Bills of Rights relates to the insurance claims process, and outlines your rights and responsibilities as a homeowners insurance policyholder, as outlined in s. 627.7142, Florida Statutes.



FLORIDA DEPARTMENT OF FINANCIAL SERVICES

Tasha Carter

YOUR RIGHTS

In accordance with the Homeowner Claims Bill of Rights, you have the following rights as a homeowners insurance policyholder:

- 1** Your insurance company must send you an acknowledgment of your insurance claim within **7 days** after you submit the claim.
- 2** Within **30 days** after you submit a complete Proof of Loss Statement, if requested in writing, your insurance company must send you confirmation that your claim is covered in full; partially covered; denied; or being investigated.
- 3** Your insurance company shall provide you with a copy of any detailed estimate of the amount of the damage within **7 days** after the estimate is generated by the insurance company's adjuster.
- 4** Within **60 days** after you submit the claim, you should receive full payment; payment of the undisputed portion of your claim; or a written denial of your claim. If you have a mortgage lender or another party that has partial ownership of the property, the claim payment check may also be made out to them.
- 5** If your claim is not denied and you do not receive full payment for your claim or payment of the undisputed portion of your claim within **60 days** after your claim is filed, your insurance company must pay you interest on the full or undisputed claim amount. The interest starts accruing on the date you filed your claim and continues accruing up to the date when your insurance company issues payment for the claim or the undisputed portion of the claim. The interest payment is due when the claim is paid or the undisputed portion of the claim is paid.
- 6** To resolve your disputed claim, you may be eligible to participate in mediation administered by the Florida Department of Financial Services' Division of Consumer Services. There is no cost to participate in the program.
- 7** If your claim is for damage caused by a sinkhole and is covered by your policy, you may be eligible to participate in neutral evaluation administered by DFS' Division of Consumer Services.

INSURANCE CONSUMER HELPLINE

1-877-693-5236 or <https://apps.fldfs.com/ESERVICE/Default.aspx>

YOUR RESPONSIBILITIES

In accordance with the Homeowner Claims Bill of Rights, you have the following responsibilities as a homeowners insurance policyholder:

- 1** File all claims directly with your insurance company.
- 2** Contact your insurance company before entering into a contract for repairs to ensure you adhere to the repair provisions included in your policy.
- 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 and video of damage before and after any repairs to provide to your insurance company.
- 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.
- 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 at **850.487.1395** or online at **www.MyFloridaLicense.com**. 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 to provide a phone number where you can be reached.

FOR ASSISTANCE

For assistance with any insurance claim or questions pertaining to the handling of your claim or to determine if you are eligible for mediation or neutral evaluation, contact:

DFS' Division of Consumer Services'
Toll-free Insurance Consumer Helpline

1.877.693.5236

www.MyFloridaCFO.com/Division/Consumers

OFFICE OF THE INSURANCE CONSUMER ADVOCATE

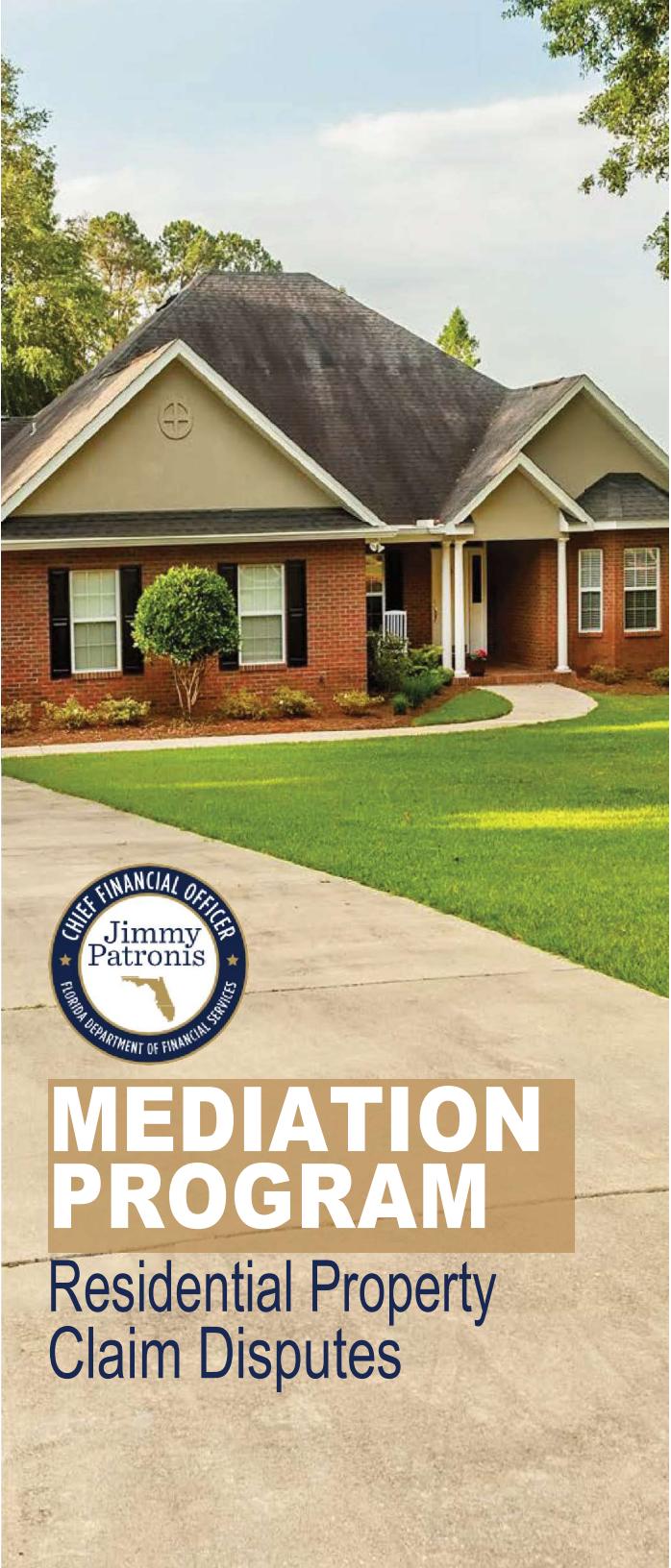
www.MyFloridaCFO.com/Division/ICA

YourFLVoice@MyFloridaCFO.com

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



Tasha Carter



WHAT IS MEDIATION FOR RESIDENTIAL PROPERTY CLAIM DISPUTES?

Residential property mediation allows you to settle disputes regarding all residential property claims resulting from damage to your house, dwelling, mobile home or condominium. Mediation is a pre-appraisal and pre-suit process that allows you to meet with your insurance company in an informal setting (conference) with a certified, neutral mediator to assist in resolving your claim. Mediation is non-binding, which means none of the parties are required to accept the outcome. If a settlement is reached, you have three business days to rescind the agreement as long as you have not cashed the check and you inform the company of your decision.

WHO ARE THE MEDIATORS AND WHAT IS THEIR ROLE?

Mediators are approved by the Department of Financial Services. A mediator must possess an active certification as a Florida Supreme Court certified circuit court mediator, or they must have been an approved mediator as of July 1, 2014 and have conducted at least one mediation on behalf of the Department within four years immediately preceding that date. The mediator's role is to reduce obstacles to communication, assist in identifying issues, explore alternatives, and otherwise facilitate voluntary agreements to resolve disputes, without prescribing what the resolution must be.

WHO CAN REQUEST MEDIATION?

Mediation may be requested only by the policyholder, as a first-party claimant; a third-party, as an assignee of the policy benefits; or the insurance company. However, an insurance company is not required to participate in any mediation requested by a

third-party assessor
If the policyholder is represented by
the Department's adjuster contractor
Letter of Representation
are included in the

WHAT IS AN A

IS MY DISPUTE

A dispute must be deductible is a disagreement or involve an uninsured meaning you can sue the company or individual.

If the dispute is not resolved by the aforementioned methods, yet the parties agree to mediation, written notice shall be required for the mediation.

The following types of claims are not eligible for mediation:

- Claims arising from a commercial lines policy
- Claims arising from a National Flood Insurance Program (NFIP) policy
- Claims that involve liability coverages
- Claims currently in litigation or appraisal
- Claims that an insurance company suspects involves fraud
- Claims that arise from a cause of loss **not covered** in the policy

ARE COMMERCIAL RESIDENTIAL PROPERTIES ELIGIBLE?

Claim disputes involving condominium association master policies, policies covering apartment buildings, rental property and other residential commercial properties are eligible for mediation.

HOW DO I GET STARTED?

To request mediation, you will need to either:

Option 1 - Submit your request online at: apps.fldfs.com/eservice/mediationinfo.aspx

Option 2 - Complete the Request for Personal Residential Insurance Mediation (DFS-IO-2082 Rev. 06/18) [online form](#).

- Submit by e-mailing or mailing to the following: mediation@myfloridacfo.com or
- Florida Department of Financial Services
Division of Consumer Services
Bureau of Consumer Assistance
Alternative Dispute Resolution
200 E. Gaines Street Tallahassee, FL 32399

Option 3 – Unrepresented policyholder(s) can contact the Department at 1-877-MY-FL-CFO (1-877-693-5236).

WHAT HAPPENS NEXT?

Upon receipt of an eligible request for mediation, the Department will notify the parties that they have 21 (calendar) days to otherwise resolve the dispute before a mediator is assigned. If notice of settlement, the notice of withdrawal from the requester or any information to support in-eligibility **is not** provided to the Department before the 21-day resolution period expires, a mediator will be assigned to conduct the conference. The conference is to occur within 21 (calendar) days of the mediator's assignment.

When applicable, good cause continuances can be requested by the parties. Good cause includes severe illness, injury or other emergency, which could not be controlled by the party and could not reasonably be remedied by the party prior to the conference by providing a replacement representative or otherwise. Good cause includes the necessity of obtaining additional information, securing the attendance of a necessary professional or the avoidance of significant financial hardship.

WHO CAN ATTEND?

Review your policy carefully to confirm who is listed as "named insured." All policyholders listed on the claim's effective policy **must** attend the conference. It is not necessary to have an attorney present. However, if you choose to retain an attorney, please notify the mediator and the Department at least 14 (calendar) days prior to the conference date. The conference also may be attended by persons who can assist a party in presenting his claim or defense in the conference, such as contractors, adjusters, engineers, and interpreters.



WHAT IF THERE IS AN (AOB) CONTRACT?

If the policyholder has rights to the contract, the parties must attend the conference. The policyholder retains right to the contract, but do not need to attend if they no longer have rights to it.

WHAT SHOULD I BRING?

Be sure to bring all relevant documents including your policy, bills, estimates, bills, contracts, important to the conference, or quotes for services.

HOW MUCH TIME IS THIS GOING TO TAKE?

A scheduled conference will take approximately one hour. A conference may be rescheduled if the parties agree. The insurance mediation cost (\$350) or attorney fees are not included in the cost of the conference. To appear at the conference, the parties must reschedule the conference and pay the cost of the conference.

CONTACT US

If you have questions about mediation, contact the Department of Financial Services at mediation@myfloridacfo.com, call 1-877-MY-FL-CFO (1-877-693-5236), or online at apps.fldfs.com/eservice/mediationinfo.aspx.

September 2018