N YORK MOTOR VEHICLE NO-FAULT INSURA. E LAW
DENIAL OF CLAIM FORM

TO INSURER: Complete this form, including item 33. Send two copies to applicant. Upon the request of the injured person, the insurer should send to the injured person a copy of all prescribed claim forms and documents submitted by or on the behalf of the injured person.

NAME, ADDRESS AND NAIC NUMBER OF INSURER OR NAME AND ADDRESS OF SELF-INSURER	For American Arbitration Association use
PROGRESSIVE DIRECT INSURANCE CO NAIC# 16322 PO Box 2930 Clinton, IA 52733-2930	

A. POLICYHOLDER	B. POLICY NUMBER	C. DATE OF ACCIDENT	D. INJURED PERSON
BANKS, AALIYAL	969960423-0	06/10/2023	AALIYAL S BANKS

E. CLAIM NUMBER	F. APPLICANT FOR BENEFITS (Name and address)	G. AS ASSIGNEE
23-3448926	HUDSON VALLEY CHIROPRACTIC HEALTH SERVICES 210 FINLEY AVE STATEN ISLAND, NY 10306	YES [X] NO [ ]

TO APPLICANT: SEE REVERSE SIDE IF YOU WISH TO CONTEST THIS DENIAL

YOU ARE ADVISED THAT FOR REASONS NOTED BELOW:

[X] 1. Your entire claim is denied as follows:

[ ] 2. A portion of your claim is denied as follows:

- [ ] A. Loss of Earnings $_____
- [ ] B. Health Service Benefits $215.60
- [ ] C. Other Necessary Expenses $_____
- [ ] D. Interest $_____
- [ ] E. Attorney's Fee $_____
- [ ] F. Death Benefit $_____

REASON(S) FOR DENIAL OF CLAIM (Check reasons and explain below in item 33)

POLICY ISSUES

- [X] 3. Policy not in force on date of accident
- [X] 4. Injured person excluded under policy conditions or exclusion
- [X] 5. Policy conditions violated:
  - [ ] a. No reasonable justification given for late notice of claim
  - [ ] b. Reasonable justification not established **--You may qualify for special expedited arbitration --** See page 2 of this form for instructions.
- [ ] 6. Injured person not an "Eligible Injured Person"
- [ ] 7. Injuries did not arise out of use or operation of a motor vehicle
- [ ] 8. Claim not within the scope of your election under Optional Basic Economic Loss coverage

LOSS OF EARNINGS BENEFITS DENIED

- [ ] 9. Period of disability contested: period in dispute From _____ Through _____
- [ ] 10. Claimed loss not proven
- [ ] 11. Exaggerated earnings claim of $_____ per month denied
- [ ] 12. Statutory offset taken
- [ ] 13. Other, explained below

OTHER REASONABLE AND NECESSARY EXPENSES DENIED

- [ ] 14. Amount of claim exceeds daily limit of coverage
- [ ] 15. Unreasonable or unnecessary expenses
- [ ] 16. Incurred after one year from the date of accident
- [ ] 17. Other, explained below

HEALTH SERVICE BENEFITS DENIED

- [X] 18. Fees not in accordance with fee schedules
- [ ] 19. Excessive treatment, service or hospitalization From _____ Through _____
- [ ] 20. Treatment not related to accident
- [ ] 21. Unnecessary treatment, service or hospitalization From _____ Through _____
- [X] 22. Other, explained below SEE 33 BELOW

COMPLETE ITEMS 23 THROUGH 32 IF CLAIM FOR HEALTH SERVICE BENEFITS IS DENIED

23. Provider of Health Service (Name, Address and ZIP Code)	25. Period of bill – treatment dates	29. Date final verification received
HUDSON VALLEY CHIROPRACTIC HEALTH SERVICES 210 FINLEY AVE STATEN ISLAND, NY 10306	06/19/2023 – 06/29/2023	10/20/2023
	26. Date of bill 07/05/2023	30. Amount of bill $215.60
24. Type of service rendered No-Fault	27. Date bill received by insurer 07/10/2023	31. Amount paid by insurer $0.00
	28. Date final verification requested 10/03/2023	32. Amount in dispute $215.60

33. State reason for denial, fully and explicitly (attach extra sheets if needed): SEE ATTACHED

11/15/2023	HOLLY LEBLANC, Claims Department	1-800-627-4581
DATE	Name and Title of Representative of Insurer	Telephone No. & Ext.

Name and address of Insurer claim processor (Third Party Administrator), if applicable — Telephone No. & Ext.