THE CINCINNATI INSURANCE COMPANIES

The Cincinnati Insurance Company ▪ The Cincinnati Indemnity Company
The Cincinnati Casualty Company ▪ The Cincinnati Specialty Underwriters Insurance Company
The Cincinnati Life Insurance Company

September 16, 2024

Richard Bruner
8667 Grubbs Rex Road
Arcanum, OH 45304

Re:

Insured:	Richard Bruner
Claim Number:	4363154
Policy Number:	H020237838
Loss Location:	8667 Grubbs Rex Road
Date of Loss:	7/14/24

Dear Mr. Bruner:

Enclosed with this letter, please find a copy of our estimate and a check for the value of covered wind damage as a result of a loss that occurred on or about July 14, 2024. The payment is for "roof system" items.

Based upon the age of your "roof system", a scheduled holdback percentage factor of 25%, was applied to the estimated replacement cost of the "roof system". I'd like to refer you to the pertinent sections of your policy endorsement, form HR802, as follows. Please refer to your actual policy and endorsement for complete language and context.

3. Loss Settlement, Item b., is revised by adding the following:

Physical Loss Due to Windstorm or Hail

(a) For a "physical loss" caused by or resulting from windstorm or hail, "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the Covered Property.

(b) "We" will settle the claim as described in (a) above once the repair or replacement of the damage is completed by a licensed contractor.

(d) For "physical loss" caused by or resulting from windstorm or hail to the "roof system", if repair or replacement is not completed by a licensed contractor "we" will pay no more than the percentage of full replacement cost indicated in the below schedule by age of the "roof system":

"Roof System" Age by Years	% of full replacement cost of "Roof System"

0	100%
1	97%
2	95%
3	93%
4	90%
5	88%
6	85%
7	83%
8	80%
9	77%
10+	75%

From the date of "our" first payment, based on the above schedule, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with **(b)** above.

(e) "You" must make a claim for "physical loss" caused by or resulting from windstorm or hail with "us" within 365 days of the date of "physical loss". Claims made after that time are void.

(f) For a "physical loss" to the "roof system" caused by or resulting from to windstorm or hail "we" will pay any additional amount to repair or replace undamaged property in order to achieve a reasonably uniform appearance. However, "we" will not pay this additional amount if:

(i) The repaired or replaced property or the existing undamaged property can be made to achieve a reasonably uniform appearance;

(ii) A reasonably uniform appearance was not present at the time of "physical loss";

(iii) A reasonably uniform appearance has been achieved within the same line of sight; or

(iv) "You" do not actually repair or replace the damaged "roof system".

DEFINITIONS

"Roof System" means any type of "roof surface", underlayment, decking, sheathing, vents, flashing or trim.

"Roof Surfacing" means any type of material composing the exterior of the roof.

In Summary the Claim Settlement Amounts are as follows:

1. Replacement Cost Claim - Covered Damages:
   $7,616.22
2. Less recoverable holdback percentage to “roof system”:
   $1,904.10
3. Less policy deductible:
   $1,000.00
4. Check being issued today (1 minus 2 minus 3):
   $4,712.12
5. Maximum recoverable claim (1 minus 3):
   $6,616.22

Please provide a copy of our estimate to your licensed contractor. In the event your licensed contractor disagrees with the scope or costs that we have estimated, please be advised that additional work or costs are not authorized without prior approval from The Cincinnati Insurance Company. Should your licensed contractor disagree with the scope or costs that we have estimated, we request that he or she contact us immediately.

Upon completion of repairs, please provide us with an invoice or proof of payment made to your licensed contractor for completing the repair of the covered damages. We also wish to remind you that you have 365 days from the date of this first payment to collect any replacement cost claim currently being withheld. Any replacement cost claim made more than 365 days from the date of this first payment would not be considered based on your policy terms and conditions.

If you have any questions or concerns, please feel free to contact me, as I would be happy to further assist you.

Sincerely,

Paul Kaiser

Paul Kaiser AIC
PO Box 21
Troy, OH 45373
(937) 307-1685

Encl:
Dwelling Repair Estimate
Check