

Call

February 11, 2018

MITCHELL, JAMES C & ALICE L
319 HOT SPRINGS RD
SANTA BARBARA CA 931082009

State Farm Claims
PO Box 106169
Atlanta GA 30348-6169

RE: Claim Number: 75-2621-B21
Date of Incident: January 09, 2018
Policy Number: 71P720713

To the Estate of James and Alice Mitchel:

Thank you for discussing your claim with me on 01/30/18 through family member Kelly Weimer. There currently is not a identified designee to your claim so I was not able to discuss policy specifics with Kelly Weimer. As soon as we receive documents identifying an executor or designee to the estate we will be further able to discuss the specifics of the policy. This letter will serve to restate what we discussed, and will provide a summary of the information we will need from you to process your claim.

There are three areas of your claim that we wish to call to your attention. They are under the headings of Coverage A – Dwelling, Coverage B – Personal Property, and Coverage C – Loss of Use.

COVERAGE A - DWELLING

Concerning the damage to your house, we are currently working on our estimate for the cost of repairs. Please remember an estimate is only our educated assessment of the repairs needed. During the course of rebuilding your home, other damages may be discovered that were not included in our estimate. If this occurs, you should immediately contact us to reinspect the damage and determine the additional cost of repairs.

Prior to starting the repairs, if you wish for State Farm[®] to consider a contractor's estimate due to differences in either the price or scope of damages, please submit the contractor's estimate to us prior to starting repairs. The contractor's estimate will need to provide a room by room breakdown of materials and labor and we may request to co-inspect with the contractor.

If a mortgage company currently holds a note on your property, your Homeowners Policy requires that we include their name on any payment for your building. If applicable, please contact your mortgage company as quickly as possible to determine their requirements for handling these payments.

Your policy limit for Coverage A - Dwelling is \$1,158,948.00 .

Your dwelling extension limit for Coverage A / Dwelling Extension is \$115,895.00 .

COVERAGE B – PERSONAL PROPERTY

A link to Contents Collaboration has been sent to you to help you with your recent loss. Please note the following:

1. Upon your initial access of the site, you will be required to create a user account. After you create a user account you can begin creating your personal property loss inventory.
2. You must provide us with all bills, receipts and related documents that substantiate your inventory. This can consist of original bills of sale, purchase invoices, canceled checks, credit card statements, repair invoices, receipts, appraisals, or photographs. Please label your documentation for each item listed.
3. For any crime loss, you must file a police report. If you discover additional items are missing after the initial police report, you must file a written supplemental report with the police.

Should you require assistance, please access the Online Help or contact your claim handler.

If any of the damaged items appear to be salvageable, we request that you separate these from your inventory list and include the cost to repair.

Your policy may provide for additional payments on a replacement cost basis for some of your personal property items. The personal property items must be repaired or replaced within a specified period of time in order to present a claim for additional payments on a replacement cost basis. Please refer to your policy for specific time limits and additional settlement provisions. Following repair or replacement, please submit your documentation to us referring to the claim number and item number.

Your deductible will be applied to the entire amount claimed.

Your policy limit for Personal Property is \$869,211.00 .

COVERAGE C – LOSS OF USE

Your policy contains coverage for Additional Living Expense (ALE). Additional Living Expense means any necessary increase for your household to maintain its normal standard of living because a loss covered by your policy made your residence premises uninhabitable.

To consider a claim under this coverage, we will need invoices for your food and temporary residence, utility bills, the amount you normally spend on food, and any other documentation for items you may be claiming. Reductions will be made for expenses (such as utilities) which you normally incur, but because of this loss, no longer need to pay. That is to say, if your new utility bills are less than your normal utility bills, this difference will be subtracted from your extra living expense. Conversely, if your new utility bills are more than what you normally pay, then that difference will be paid. This also applies to your normal food bills and any other areas that are covered under your additional living expenses.

We hope the above information will make it easier for you to understand how your claim will be handled, and what things will be needed for the prompt and efficient processing of your claim.

Each loss has its own unique challenges that arise during the rebuilding time, but the above considerations are generally applicable to major losses. If you have any questions about any of those areas of your loss, please call us for assistance.

You can enjoy the benefits of online registration. Benefits include 24/7 access to your claim progress and staying connected to State Farm®. Just go to **statefarm.com**® and select Manage Your Claim to get registered. All you need to complete the process is some initial information, which may include your claim number, email address, and/or your State Farm policy or account number. It only takes a few minutes. If you are already registered, thank you!

If you have any questions or need further assistance, please call us at (844) 458-4300 Ext. 2533305677.

Sincerely,

Dennis P Fryer
External Claim Resource - Renfroe
(844) 458-4300 Ext. 2533305677

State Farm General Insurance Company

ACKNOWLEDGMENT OF CANCELLATION REQUEST

AT1 H-23- 0641-FB85 H F

004784 0005
JAMES C & ALICE I MITHCELL
TRUSTEES OF THE MITCHELL
FAMILY TRUST DTD 8/31/93
319 HOT SPRINGS RD
SANTA BARBARA CA 93108-2009



Homeowners Policy

POLICY NUMBER: 71-P7-2071-3

DATE CANCELED: JAN 20 2018

RETURN PREMIUM: \$995.92

To: INSURED MORTGAGEE OTHER

Dear Policyholder,

As requested, this policy has been canceled effective 12:01 a.m. (or the time which is required by state law) as of the Date Canceled shown above. We thank you for giving us the opportunity to provide this insurance.

Insured:
MITCHELL, JAMES C & ALICE L
PO BOX 110370
CAMPBELL CA 95011-0370

Location:
319 HOT SPRINGS RD
SANTA BARBARA CA
93108-2009

Agent: ANU SETHI
Telephone: (562) 947-2699

01
4784 AI
537-147.12 09-11-2013 (o1f3122g)

DATE PROCESSED
FEB 28 2018