



Tower Hill[®] Claims

May 25, 2011

[REDACTED]
[REDACTED], FL 3 [REDACTED]

RE: Company: Tower Hill Prime Insurance Company
 Insured: [REDACTED]
 Claim Number: [REDACTED]
 Policy Number: [REDACTED]
 Date of Loss: April [REDACTED], 2011

Dear [REDACTED]:

We are in receipt of your recent Windstorm claim. It is our understanding you have retained the services of [REDACTED], a public adjuster, to assist you in documenting you claim. We will continue to adjust your claim with you and your public adjuster according to the terms and conditions of the insurance policy.

In the event that the insurance company may require reasonable access to the insured property, we will contact you or your public adjuster to coordinate any such arrangements. Please be advised that you are required to provide access to an on-site inspection of the insured property so long as the individual acting on behalf of the insurance company provides proper notice. Moreover, you public adjuster may not restrict or prevent an individual acting on behalf of the insurance company from reasonable access at reasonable times to the insured property.

Although you have retained the services of a public adjuster, we may still communicate directly with one another regarding the possible settlement of your claim. Additionally, we will advise you of any settlement offers proposed by the insurance company, as you have the right to approve the terms and conditions of any settlement. Your public adjuster may not prevent, or attempt to dissuade or prevent, you from speaking privately with the insurer, company or independent adjuster, attorney or any other person regarding the settlement of your claim. Moreover, your public adjuster may not restrict or prevent an individual acting on behalf of the insurance company from reasonable access to you, at reasonable times.

Please be advised that a public adjuster may not represent or imply to you that insurers, company adjusters or independent adjusters routinely attempt to, or do in fact, deprive claimants of their full rights under an insurance policy. Public adjusters, company adjusters, and independent adjusters are required to act with dispatch and due diligence upon undertaking the handling of a claim to achieve a proper disposition of the claim.

Also, be mindful to review your public adjuster's contract to ensure that the fee structure or arrangement complies with Florida Statute 626.854.

Nothing herein constitutes, or should it be construed by you as a waiver of any of the right of the Tower Hill Prime Insurance Company under its policy of insurance, not is it the purpose of this letter to waive any of the policy terms and/or conditions.

We look forward to working with you and your public adjuster in the prompt settlement of your claim. Should you have any questions, please contact me at (800) 216-3711 extension [REDACTED]

Sincerely,

[REDACTED]
Claims Representative
[REDACTED]@thig.com

CC: [REDACTED]