



ASSURANT®

American Bankers Insurance Company of Florida
P.O. Box 105290
Atlanta, GA 30348
T 800-423-4403

11/16/2022

ANDREA MARTINI
SCHIFF-MARTINI, ROLAND

[REDACTED]
GERMANY, ZZ 99999-9999

Insured Name: ANDREA MARTINI
Policy / Claim No: [REDACTED]
Date of Loss: 09/28/2022
Property Address: [REDACTED]
SANIBEL, FL [REDACTED]

Dear ANDREA MARTINI,

Thank you for trusting American Bankers Insurance Company of Florida (ABIC) in partnership with the National Flood Insurance Program (NFIP) for your flood insurance needs. We are sorry for your flood loss and hope that your flood insurance policy will help you recover quickly. At this time, we have determined that you are owed payment(s) for covered damages under your flood insurance policy. Payment information is listed below:

Building Payment Amount: \$13,412.41
Contents Payment Amount: \$0.00

Check(s) for the amount(s) indicated above will be mailed under separate cover.

Per your flood insurance policy, building coverage payment checks will include any mortgage lenders or other loss payees determined to exist at the time of the loss. Mortgage lenders and other loss payees included on your payment will provide you with information on how to access the claim funds.

The adjuster's report explaining the basis for the payment(s) should have been previously provided to you however, please contact us for a copy if you did not receive it. Please carefully review the report and contact your adjuster to discuss any questions. By accepting this payment, you agree the information in the report is true and correct to the best of your knowledge and belief.

Accepting this payment does not waive any of your rights to seek further payments under your flood insurance policy. If you find additional flood damage that was not included in the adjuster's estimate or if the cost to repair the flood damage exceeds the adjuster's estimate, you may request an additional payment in accordance with the terms and conditions of the Standard Flood Insurance Policy (SFIP).

In the event that you are flooded again, your flood policy requires you to show that any repairs or replacements from this claim have been completed before any new payments can be processed on a future claim. As such, we recommend you keep in a safe place all receipts and invoices documenting the completion of any building repairs and, if applicable, receipts showing the repair/replacement of your personal property. Your ability to provide this documentation will enable your adjuster to expedite the handling of any future claim.

We denied a portion of your claim based upon the applicable provisions of the Standard Flood Insurance Policy (SFIP), as set forth below. If you do not have one, you may obtain a copy of the Standard Flood Insurance Policy online at: www.fema.gov/national-flood-insurance-program/standard-flood-insurance-policy-forms.

We reviewed the Independent Adjuster's report dated 11/17/2022 which confirms you home is a post-FIRM elevated home in a special flood hazard area and as such, there is restricted coverage for building and contents items located below the first elevated floor. Please be advised, pursuant to the policy section III. PROPERTY INSURED A. Coverage A- Building Property #8 and B. Coverage B- Personal Property #5 the following item(s) are restricted flooring and finishes, furniture and items stored in lower enclosure. We regret we are unable to include payment for

the item(s) listed above and must deny payment pursuant to the applicable policy language.

You do not need to take any further action. However, if you wish to take further action concerning this denial, the Policyholder Rights document attached to this letter explains your options, several of which require prompt action.

If you have any questions regarding this letter or your flood insurance policy, please contact the claims department at (800) 423-4403, press 3 to be assisted by someone on our claims team, or enter the extension of your assigned in-house adjuster. You may send us any additional documentation for review to myfloodclaim@assurant.com and be sure to include the 10-digit policy number (found at the top of this letter) in the subject line to ensure your items are connected to your claim appropriately and quickly.

By this letter we do not intend to waive or relinquish any of our rights or defenses, either listed or unlisted, under this policy of insurance.

Sincerely,

Janet Gonzalez

American Bankers Insurance Company of Florida
Flood Claims Processing Center