



Saturday, March 4, 2017

MARIO ADAL SARAVIA
3795 BRESEE AVE ,
Baldwin Park , CA , 91706

RE: Insured: MARIO ADAL SARAVIA
Policy Number: ENX 0053035-00(03)
Claim Number : 3110018
Date of Loss: 2/8/2017

Dear MARIO ADAL SARAVIA :

First and foremost, Pacific Specialty Insurance Company sincerely appreciates your business and the opportunity to work with you. Our goal is to provide you with superior customer service and be a resource for you throughout this difficult time.

We have concluded a thorough investigation of your claim and have determined that the water heater failed due to normal wear and tear and caused water damage in the garage.

We regret to inform you that the policy does not provide coverage for damage caused by wear and tear, which caused the water heater to failed. Continuous repeated leakage, which allowed mold and rot to be present in the water heater platform. Please review the following policy language as it pertains to your claim.

**SECTION I – PERILS INSURED AGAINST
COVERAGE A – DWELLING and COVERAGE C – PERSONAL PROPERTY**

We insure for sudden and accidental direct physical loss to property described in Coverages A and C caused by a peril listed below unless the loss is excluded in SECTION I – Exclusions.

1. **Fire or lightning.**
2. **Windstorm or hail.**
3. **Explosion.**
4. **Riot or civil commotion.**
5. **Aircraft**
6. **Vehicles**
7. **Smoke**
8. **Vandalism and malicious mischief.**
9. **Theft**
10. **Falling Objects.**
11. **Weight of ice, snow or sleet**



12. **Accidental discharge or overflow of water or steam** from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.

This peril does not include loss:

- a. To the appliance from which the water or steam escaped;

13. **Sudden and accidental tearing apart**
14. **Freezing**
15. **Sudden and accidental damage from artificially generated electrical current.**
16. **Volcanic Eruption**

Our coverage decision was based on the investigation and facts gathered to date. If you have any additional information that might cause us to reevaluate our position, please forward that information to our attention as soon as possible. In the meantime, please understand our consideration of any new information should not be construed as a waiver or estoppel of any of the terms, conditions or defenses afforded by the policy or applicable law.

Once you've had an opportunity to review the applicable policy language and if you're still in disagreement with our position, please be aware that you may have this claim reviewed by the California Department of Insurance, Claims Service Bureau, 300 S. Spring Street, 11th Floor, Los Angeles, CA 90013 (213) 897-8921 or www.insurance.ca.gov.

Please also note your policy includes Condition, No. 8 which provides:

8. Suit Against Us. No action can be brought unless the policy provisions have been complied with and the action is started within one year after the date of loss.

It is our goal and commitment to you to address all of your questions and concerns. We understand that this is a difficult situation and want to be of any assistance we can. Please feel free to contact us to discuss further.

Sincerely,

Juan Martinez
Claims Representative
(657)-221-4838
jmartinez@pacificspecialty.com



cc: Adriana's Insurance Services Inc.
9445 Charles Smith Ave.
Rancho Cucamonga, CA 91730