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Rebecca R. Pressman

VIA e-mail ([REDACTED]) & FedEx

Attn: [REDACTED]

Re: Insured: [REDACTED]  
 Date of Event: [REDACTED]  
 Event Location: [REDACTED]  
 Policy No.: [REDACTED]  
 Claim No: [REDACTED]

To Whom it May Concern,

This office represents [REDACTED], your insured, in connection with a renter's insurance appeal for the claim number referenced above. Attached is a written authorization for Legal Services of New Jersey to assist with the appeal.

**Exhibit A.**

Please accept this as notice that the insured is appealing the [REDACTED] decision of November 16, 2012, denying insured's claim in whole due to alleged flood damage. The insured's rental premises was a second story rental unit wherein property and personal contents were damaged after, due to the direct force of wind, damage to the building caused an opening in the roof and allowed rain to enter through that opening.

The insured advises that damages to the property include, but are not limited to, damages to the roof (several feet above the flood water line) which are attributable to the direct force of wind. The insured's policy covers damages to property when, if attributable to the direct force of wind, "damages [to] the building caus[e] an opening in a roof or wall and the rain . . . enters through this opening." (NJ R 00 05, p. 6 "Section I – Perils Insured Against"; "2. Windstorm or Hail").

Attached are pictures that show an opening in the roof attributable to the direct force of wind, through which rain entered the rental premises and caused contents damage. **Exhibit B.** Also, pictures are attached which show the flood water line on the **first story** of the building. **Exhibit C.**

Because the insured's property damage is covered by the policy, the insured demands (1) personal property loss of \$13,106.38, and (2) Loss of Use coverage of \$4,927.73. The total amount claimed is \$18,034.11. Attached as **Exhibit D** are receipts for personal property loss, which is covered in Section I, Coverage C, Number 1 (NJ R 00 05, p. 3 "Section I – Property Coverages; Coverage C – Personal Property; 1."). Attached as **Exhibit E** are receipts for Loss of Use coverage, which is covered in Section I, Coverage D, Number 3 (NJ R 00 05, p. 4 "Section I – Perils Insured Against; Coverage D – Loss of Use; 3.").

Based on the above, the insurer is wrongfully denying the insurance claim and creating unreasonable delay. The insurer's response to the claim may have many additional problems not raised here. The insured specifically reserves, and does not waive any claims or rights under any policy of insurance, or any other homeowner's policy or FEMA claim in the event that this letter omits any valid disputes or claims related to the loss incurred on or about October 29, 2012.

The insured welcomes a prompt and reasonable adjustment of this claim. The claimant reminds the insurer that it is bound by the dictates of good faith in promptly responding to and valuing insurance claims. To the extent that the insurer requires additional information in support of this appeal, same will be provided.

Thank you for your time and attention in this matter.

Sincerely,

[REDACTED]  
[REDACTED]

enc:

Cc: [REDACTED]

[REDACTED]

Personal Property Loss Spreadsheet

Total for claim = \$13,106.38



Item	Item Description	Dollar Amount	Receipt Location
1	Leather Sofa and Loveseat	\$1,208.03	Exhibit D1 (a-c)
2	King mattress	\$1,925.99	Exhibit D2
3	King boxsprings for mattress	\$209.35	Exhibit D3
4	bed frame	\$50.00	Exhibit D3
5	mattress cover	\$60.00	Exhibit D3
6	laptop	\$770.91	Exhibit D4
7	touch pad for laptop	\$99.99	Exhibit D4
8	2 pocketbooks	\$96.28	Exhibit D5
9	1 pocketbook	\$192.59	Exhibit D5
10	1 pocketbook	\$49.00	Exhibit D5
11	2 sweaters	\$116.00	Exhibit D6
12	clothes	\$450.27	Exhibit D7
13	undergarments	\$130.00	Exhibit D8
14	food	\$211.12	Exhibit D9
15	paper products	\$43.94	Exhibit D9
16	Books	\$1,275.25	Exhibit D10 (a-d)
17	king wood headboard	\$348.99	Exhibit D11
18	king down comforter	\$129.95	Exhibit D12
19	king sheet set	\$80.00	Exhibit D13
20	pair of night stands	\$249.00	Exhibit D14
21	antique vanity	\$475.00	Exhibit D15
22	dresser	\$295.00	Exhibit D16
23	ottoman	\$117.00	Exhibit D17
24	leather coat	\$299.00	Exhibit D18
25	leather jacket	\$199.00	Exhibit D19
26	leather boots	\$159.95	Exhibit D20
27	leather boots	\$94.95	Exhibit D21
28	leather boots	\$220.00	Exhibit D22
29	leather boots	\$159.99	Exhibit D23
30	1 book shelf	\$100.00	Exhibit D24
31	box of personal tattoo flash	\$650.00	Exhibit D25
32	coffee pot	\$79.96	Exhibit D26
33	dress	\$165.00	Exhibit D27
34	dress	\$159.99	Exhibit D28
35	nicole miller dress	\$314.10	Exhibit D29
36	sweater	\$129.99	Exhibit D30
37	sweater	\$99.99	Exhibit D31
38	replacement boots	\$229.95	Exhibit D32
39	jacket	\$110.60	Exhibit D32
40	clothes	\$111.87	Exhibit D33
41	shoes	\$69.99	Exhibit D33
42	undergarments	\$34.00	Exhibit D34
43	sweaters/undergarments	\$164.93	Exhibit D34
44	sweatshirt	\$32.50	Exhibit D35
45	clothes	\$133.37	Exhibit D35
46	make-up	\$19.98	Exhibit D36
47	clothes/sweater	\$117.17	Exhibit D36
48	clothes	\$62.87	Exhibit D36
49	shirts	\$22.50	Exhibit D37
50	shirts	\$18.75	Exhibit D37
51	boots/clothes	\$92.74	Exhibit D37
52	replacement bakeware	\$29.99	Exhibit D38
53	socks/ undergarments	\$43.59	Exhibit D38
54	bath rugs	\$13.90	Exhibit D39
55	bathroom	\$61.46	Exhibit D39
56	bathroom/ blinds	\$82.45	Exhibit D39
57	food	\$192.02	Exhibit D40
58	food	\$46.17	Exhibit D40
	<b>TOTAL</b>	<b>\$13,106.38</b>	

**Personal Property Loss Spreadsheet**  
**Total for reimbursement = \$4,927.73**

<b>Item</b>	<b>Item Description</b>	<b>Dollar Amount</b>	<b>Receipt Location</b>	<b>Total</b>
Item 1 – Hotel	Hotel – 5 nights while displaced	\$1636.00	Exhibit E1	\$1636.00
Item 2 – Relocation Costs for new housing	Apartment application fee	\$158.00	Exhibits E2 & E3	\$1794.00
Item 3 – Relocation Costs for new housing	Security Deposit	\$500.00	Exhibits E2 & E3	\$2294.00
Item 4 – Relocation Costs for new housing	Key FOB	\$75.00	Exhibit E3	\$2369.00
Item 5 – Relocation Costs for new housing	Parking rate	\$20.00	Exhibit E2	\$2389.00
Item 6 – Relocation Costs for new housing	Non-refundable pet deposit	\$250.00	Exhibits E3 & E4	\$2639.00
Item 7 – Relocation Costs for new housing	Pro-rated first month rent	\$1,128.00	Exhibit E4	\$3767.00
Item 8 – Relocation Costs for new housing	New lock and keys	\$75.00	Exhibit E3	\$3842.00
Item 9 – Moving Expense	U-Haul Rental on 11/10/2012	\$333.54	Exhibit E5	\$4175.54
Item 10 – Moving Expense	U-Haul Gas on 11/10/2012	\$82.00	Exhibit E6	\$4257.54
Item 11 – Moving Expense	Packing materials	\$52.33	Exhibit E7	\$4309.87
Item 12 – Moving Expense	Packing materials	\$35.39	Exhibit E8	\$4345.26
Item 13 – Moving Expense	Packing materials	\$52.47	Exhibit E8	\$4397.73
Item 14 – Travel costs while displaced	Toll receipts from 10/31/2012 through 11/14/2012	\$85.00	Exhibits E9, E10, E11 & E12	\$4482.73
Item 15 – Relocation Costs for new housing	One time amenities fee	\$445.00	Exhibit E3	<b>\$4927.73</b>