



The Cincinnati Insurance Company ■ The Cincinnati Indemnity Company
The Cincinnati Casualty Company ■ The Cincinnati Specialty Underwriters Insurance Company
The Cincinnati Life Insurance Company

William Landowski, AIC, CPCU, AIM
Complex Property Claims Specialist

Re: Duchess Cleaners
DOL: 8/20/18

Dear Customer:

Please be advised that Duchess Cleaners maintains a property insurance policy with The Cincinnati Insurance Company. This policy includes coverage for property of others in the care, custody or control of Duchess Cleaners while located on its premises. If you lost property in the August 20, 2018 fire at our 3905 Center Point Road NE location in Cedar Rapids, you are entitled to submit a claim.

The claims process involves three steps. First, you need to complete a claim form and mail it to the following address:

William Landowski
Cincinnati Insurance Companies
PO Box 516
Sauk Rapids, MN 56379
William_Landowski@cinfin.com

You can obtain a claim form by printing it from our website.

Second, your claim form will be evaluated by Sedgwick Contents Solutions. Sedgwick has expertise in determining the value of personal property items. Cincinnati retained Sedgwick to determine the value of your claim in accordance with the following condition contained in the insurance policy:

Valuation

The value of property will be the least of the following amounts:

1. The actual cash value of that property;
2. The cost of reasonably restoring that property to its condition immediately before "loss"; or
3. The cost of replacing that property with substantially identical property.

In the event of "loss", the value of property will be determined as of the time of "loss".

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The term actual cash value means replacement cost less a deduction that reflects depreciation, age, condition and obsolescence.

Third, you will be provided with Sedgwick's valuation of your claim together with a property damage release. You need to sign the release and return it to Mr. Landowski at the address listed above. He will then send you a payment for the value of your claim as determined by Sedgwick. The policy of insurance contains an aggregate coverage limit for property of others, and claims will be processed on a first come first serve basis.

If you have any questions, please contact Mr. Landowski at William_Landowski@cinfin.com.

Very truly yours,

Duchess Cleaners