



# CHUBB GROUP OF INSURANCE COMPANIES

## Claims Service Center

600 Independence Parkway  
PO Box 4700, Chesapeake, VA 23327-4700

Phone: (800) 252-4670  
Facsimile: (800) 664-1765

November 15, 2011

William Joyce, Bev Joyce and  
Michelle Joyce-Johnson  
104 Gifford Ave  
Jersey City, NJ 07304-1704

Re: Insured Name: Peggy Reynolds  
Claimant Name: Michelle Joyce-Johnson, et al  
Policy Number: 001138413201 / 000005  
Claim Reference Number: 047511053816  
Date of Loss: 10/29/2011  
Cause of Loss: General Liability  
Writing Company: Great Northern Insurance Company

Dear Sir/Madams:

We have completed our investigation of this claim. After careful consideration of all the facts, we have determined our insured is not legally liable for this incident. Therefore, we must respectfully decline liability on our insured's behalf.

We have based our decision upon the following:

Our investigation of this claim has revealed that the cause of loss was directly related to the severe weather conditions present in the area on the date of loss. There is no evidence to support our insured caused or contributed to your damages.

If you have not yet reported this claim to your own insurance carrier, you may wish to consider doing at this time.

Please note the following internal procedures in the event you dispute the final liability position applicable to your claim pursuant to N.J.A.C. 11:25-2.5(a):

1. you may submit your written objections (appeal) to the final liability position to your insurer;
2. upon receipt of your written objections (appeal), a panel of at least three representatives from the insurer who had no prior involvement with the handling of your claim will review the disputed decision;

3. within ten (10) business days of receipt of your appeal the internal appeals panel will make its decision;
4. within three (3) business days thereafter, the appeals panel will send you its decision.

Should you wish to file an appeal please notify the Appeals Administrator at the Chubb Group of Insurance Companies, 600 Independence Parkway, Chesapeake, VA 23320. Alternatively, you may fax your complaint to Trip Cofield at (800) 664-5358, or send an email to [hcofield@chubb.com](mailto:hcofield@chubb.com).

Sincerely,

*Barbara E. Ortiz*

Barbara E. Ortiz  
Casualty Claims Adjuster  
bortiz@chubb.com  
Direct Fax Number: (757) 233-3496