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OCT 27 2017

CITY ATTORNEY

Branch Office • 2409 North Main Street • Suite 200 • P.O. Box 2410 • East Peoria, IL 61611-0410
309.698.1825 • Toll free 1.888.335.3743 • Fax 888.339.3743 • www.erieinsurance.com

October 24, 2017

City Of Manitowoc
900 Quay St
Manitowoc, WI 54220-4543

Re: ERIE Claim # A00000396027
ERIE Insured: Mike Karbon
ERIE Policy # Q06 0124862
Loss Date: 05/16/17

Dear Sir or Madam:

We have reviewed the facts of this accident.

As you probably know, our obligation as an insurer is to reimburse you only when our insured is legally responsible for your damage. We must be guided by all information available to us, including the report of our insured.

We wish to be fair in handling your claim, but the facts indicate that our insured is not liable for your damage. For this reason, we must respectfully decline payment of your claim.

Our decision on this case was based upon the following: our investigation has found that our insured was not liable for this loss. Please submit the claim for the tree to the at fault party Amber Rupp

Sincerely,

Tiffany Henson
Inside Claims Rep
309-698-7993

/TMH CLM06

cc: WW1238: Gates Insurance Agency
File

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OCT 26 2017

CITY CLERKS OFFICE

OCT 31 2017

OCT 31 2017