



The Phoenix Insurance Company
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The Phoenix Insurance Company

July 2, 2026

Andrew J. Norris
[REDACTED]

RE: INSURED: Loellke Plumbing Inc

DATE OF LOSS: 2/3/2026

CLAIM NUMBER: [REDACTED]

LOCATION: [REDACTED]

Dear Dr. Norris:

This letter will serve as a follow-up to our prior correspondence dated April 10, 2026 in relation to the water incident on February 3, 2026. As our investigation remains ongoing, we write to you to address several important items in relation to your claim.

It has come to our attention that the property located at [REDACTED] remains in the same condition as it was at the time of our initial communication. We strongly recommend contacting your homeowners insurance carrier to assist you in mitigating the damages at the property while the investigation continues. In the event you do not have insurance, you must take steps to repair the property to avoid ongoing and additional damages relating to the incident on February 3, 2026.

To the extent you are asserting a loss of rental income claim in connection with this incident, please be aware that this duty to mitigate applies equally to such damages. You are expected to make reasonable efforts to repair the property and restore its habitability in a timely fashion, as well as to seek replacement tenants where applicable and feasible. Loss of rental income attributable to unreasonable delays in repair, or to a failure to actively pursue the restoration of the property, may be subject to reduction or denial.

We appreciate your cooperation and ask that you take immediate action on the items outlined above. Our investigation is continuing, and we will be in contact as developments warrant. In the meantime, please do not hesitate to reach out with any questions or concerns.

Sincerely,

Meghan Wolett
Claim Professional
The Phoenix Insurance Company
[REDACTED]