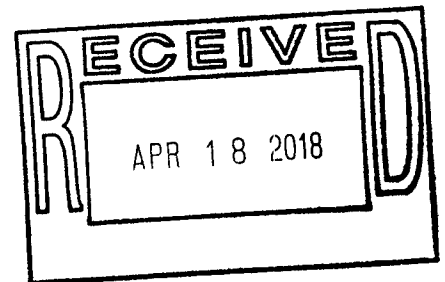




MIIA Member Services
15 Cabot Road
Woburn MA 01801 - 1003
TEL: (800) 526 6442
FAX: (978) 376 9907
www.emiia.org

April 12, 2018

Mr. Timothy Carroll
Town of Chilmark
PO Box 119
Chilmark, Ma. 02525



Re: Building Damage Chilmark Library D/L 1-1-18

Dear Tim,

I am in receipt of the loss report regarding numerous cracks in the ceilings and floors at the Chilmark Library. Chris Loeb of USA Adjusters completed an inspection of the damages on April 3, 2018. His inspection determined cracks in the plaster ceiling of the attic, and cracks in the floor boards. There were also cracks and gaps in the cement slab. Based on his inspection, he determined the loss was caused by settling and earth movement.

Without waiver of any other condition, exclusion or contract position, I provide the following analysis of our coverage position:

The MIIA Property Policy issued to the Town of Chilmark states the following:

B. EXCLUSIONS

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

B. Earth Movement

- (1) Any earth movement (other than sinkhole collapse), such as an earthquake, landslide, mine subsidence or earth sinklin. Rising or shifting. But if loss or damage by fire, explosion, theft, or sprinkler leakage results, we will pay for that resulting loss or damage.

Other Types of Loss:

- (5) Settling, cracking, shrinking or expansion.

Base on the above policy language, there is no coverage for the resulting damage at the library. If you have additional information which you believe may affect the coverage position taken by MIIA, I urge you to bring them to me at your earliest convenience.

Sincerely,

A handwritten signature in black ink, appearing to read 'T. Donaldson', with a stylized flourish at the end.

Thomas Donaldson
General Adjuster
(800 526 6442
Tdonaldson@mma.org