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June 5, 2020

Tamara Rempfer Brown
 300 S Roberts St
 Humboldt, SD 57035

RE: Claim # 4020217532
 Insured Prunty Construction Co Inc.
 Date of loss August 22, 2019

Dear Ms. Rempfer Brown:

This is a follow up on your loss of income claim from August 22nd Midco line being hit by our insured, Prunty Construction Co Inc.

I was able to speak with Beth Saylor. Beth confirmed that she was present when the Midco line was hit on August 22nd. She confirmed that Prunty Construction did not hole the 18" on both sides of the utility line markings and found nothing. They then proceeded to take the top layer of dirt off when they hit the Midco line outside of the 18" tolerance zone. She advised that the Midco line was back up and working within a few hours. When asked about the photos you sent with the orange cable she advised that the orange cable was not installed until after the Midco line was hit the second time by Zacharies Construction. The orange cable then was laid on top of the ground until Midco could bury it later.

I was not able to talk to the Midco employee that was there the day of the hit but was referred to Midco's VP and General Counsel, Pat Mastel. Pat Mastel advised that an investigation was not conducted; therefore they do not have any investigative report or photos of the hit line.

Since we have been able to verify with Beth Saylor that the utility was incorrectly marked on August 22nd and outside the 18" tolerance zone we must respectfully deny your loss of income claim for August 22nd. Prunty Construction was not involved in the other line hits and would not provide liability coverage for those dates.

Sincerely,

United Fire & Casualty Company

Ann Landerfield
 Senior Claims Representative
 319-247-6161
 Fax 888-514-9190
 claimsufg@unitedfiregroup.com

cc: Prunty Construction CO Inc.
 Boen & Associates Inc.