

PROGRESSIVE CLAIMS
PO BOX 94670
CLEVELAND, OH 44101-9919

PROGRESSIVE

Underwritten by:

Progressive Select Insurance Company

Claim Number:

Loss Date: July 12, 2025

Loss State: NC

to terms.
received on
2025

Reservation of Rights

July 17, 2025

Dear [REDACTED]

I am handling this claim on behalf of the above Progressive Select Insurance Company ("the Company"). The purpose of this letter is to advise you that we are handling this claim under a Reservation of Rights, as more fully explained below. This is not a denial of coverage, but it is possible that coverage may be denied, in whole or in part, in the future. Please read this letter carefully and contact us to discuss any questions you may have.

The investigation to date reveals that:

The investigation to date reveals that electrical or mechanical breakdown or failure may have caused the damages to the 2024 GMC YUKON. Thus, the above referenced Underwriting Company may not be responsible to pay for this part of the loss.

The policy at issue, policy [REDACTED] effective from May 26, 2025 to expiration date November 26, 2025 ("your policy") provides, in relevant part:

**PART D - COVERAGE FOR DAMAGE TO YOUR AUTO
INSURING AGREEMENT
EXCLUSIONS**

2. Damage due and confined to:

- a. wear and tear;
- b. freezing;
- c. mechanical or electrical breakdown or failure; or
- d. road damage to tires.

To complete our investigation, we are requesting that you provide the following:

- Communication with your claims representative.

Visit claims.progressive.com

Track the status and details of your claim, e-mail your representative or report a new claim.

Contact us

1-804-887-5891

1-800-PROGRESSIVE (1-800-776-4737)

Fax: 1-844-268-4650

Underwritten by: Progressive Select Insurance Company

Claim Number: [REDACTED]

Loss Date: July 12, 2025

Our investigation of this claim is ongoing. No action taken thus far, nor any action taken in the future, to investigate, explore settlement, settle, make payments, or defend you in litigation related to this claim should be construed or deemed to be an admission of coverage under the policy. The Company reserves its rights to deny coverage under the policy, to refuse to make payments under the policy, to defend any lawsuit subject to a continuing reservation of rights as outlined in this and any subsequent letters, to litigate any coverage issues, to litigate our duty to defend, to withdraw from your defense, and/or to seek reimbursement of any amounts paid under the policy for loss, damage, costs, or fees. If we conclude there is **no coverage** under the policy, you may be responsible for any claim or damage resulting from the loss. Our right to deny coverage for the above incident is not limited to the reasons set out above, **but** shall include any additional grounds for non-coverage, or policy breach, which may be revealed.

We are attempting to determine if there is coverage on your policy that would apply to this claim. Please provide the required documentation. The failure to do so may affect your rights under the policy and the Company may not be responsible for this reported loss.

At a later date, further information may become available that may prompt further coverage questions regarding this loss. For this reason, we reserve our right to assert any coverage defenses available to us under the terms of the policy, should our investigation reveal additional coverage concerns. We will advise you of our coverage decision once our investigation is complete.

Thank you for your attention to this letter. We look forward to your cooperation during this investigation. If any of the factual information described in this letter is inaccurate, please notify us immediately. If you have any other information which you feel may be relevant to the coverage issues outlined in this letter, please let us know.

If you have any questions, please contact me.

Tamesha Cofield
Claims Department

cc:
[REDACTED]

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