



BoatU.S. Marine Insurance Program Claims  
Administrative Office  
880 South Pickett Street  
Alexandria, VA 22304  
24 hr. Claims: 800-937-1937  
Fax: 703-461-2843  
Direct Dial: 800-262-8082

October 12, 2016

**BY EMAIL TO NCARMAN10@OUTLOOK.COM**

DEFENDANT'S  
EXHIBIT

**D-52**

Nathan Carman  
3043 Fort Bridgman Rd  
Vernon, VT 05354-9451

RE: National Liability & Fire Insurance Company  
Claim No: 1607671  
Policy No: 3985989-15  
Date of Loss: 9/26/2016

Dear Mr. Carman:

We regret to learn of your loss following the recent boat incident that involved your 1974 31' JC Custom Pilothouse vessel. We have opened an investigation into this incident. We have assigned independent marine surveyor Dexter Holaday to assist us with this investigation. Please offer your full cooperation to Mr. Holaday. As we begin the investigation of this loss, we must advise you that until more information is known, we cannot confirm whether this loss is covered under your policy. With your help, we will do what we can to determine the cause of loss as rapidly as possible. On behalf of the Company, we reserve all rights to inspect and investigate without prejudice. This investigation does not waive any rights the Insurance Company may have under the policy, at law, or otherwise.

To assist us with our investigation, please provide us with your detailed written account of the loss along with a copy of any repair estimate or invoices. Also provide any other documents (photos, drawings, a written statement of how the damages occurred) that you think will help us to fully understand your claim and the extent of damages incurred.

You may send the requested information to us by e-mail, fax, or regular mail. Our contact information is as follows:

- **Fax Number:** 703-461-2843, Attention: Your Claim Number
- **E-mail:** [claimsreports@boatus.com](mailto:claimsreports@boatus.com) Attention: Your Claim Number
- **Mailing:** 880 South Pickett St. Alexandria, VA 22304  
Attention: Your Claim Number

Should you have any questions, please do not hesitate to contact me. To expedite all future handling of your claim, whenever you call or write, please refer to your claim number and ask for me. I am available from 8:00 a.m. to 5:00 p.m. (ET) Monday through Friday at the number below and can be reached via e-mail at [mcharlesworth@boat.us](mailto:mcharlesworth@boat.us).

Very truly yours,

*Martha Charlesworth*

Martha Charlesworth, AIC  
Marine Insurance Claims  
1-800-262-8082 Ext. 3875

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