



CONCORD GROUP
INSURANCE
A MEMBER OF THE AUTO-OWNERS INSURANCE GROUP™

New Hampshire Claims Branch

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510 South St | Bow NH 03304-3411
(p) 800.888.6050 | (f) 800.459.5659
ConcordGroupInsurance.com

September 23, 2022

James Olcott
P.O. Box 3357
Manchester, NH 03105

IN REPLY, PLEASE REFER TO:

Claim No. : 0030048107
Insured : James Olcott
Date/Loss : September 6, 2022

Dear Mr. Olcott:

This to acknowledge the above captioned claim that was reported to us on September 12, 2022. We have inspected your 2014 Tesla Model S.

After careful inspection of your vehicle and review of your automobile policy the loss you reported is not a covered loss because the damage is due and confined to wear and tear of the seal around the fuse cap that is mounted on top of the battery. The damage to the battery is due and confined to a loss that is not covered.

Your policy states under Part D – Coverage for Damage to Your Auto:

Insuring Agreement:

A. We will pay for direct and accidental loss to “your covered auto” or any “non-owned auto”, including their equipment, minus any applicable deductible shown in the Declarations. We will pay for loss to “your covered auto” caused by:

- 1. Other than “collision” only if the Declarations indicate that Other Than Collision Coverage is provided for that auto.**
- 2. “Collision” only if the Declarations indicate that Collision Coverage is provided for that auto.**

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Please refer to Page 8:

Exclusions:

3. Damage due and confined to:

- a. Wear and tear;**
- b. Freezing;**
- c. Mechanical or electrical breakdown or failure.....**

Unfortunately, because this is not a covered loss we are unable to make any payment for this claim.

There may be other reasons not know at this time for Concord Group Insurance to deny coverage for this loss. Concord Group Insurance therefore reserves such further defenses which may be come justified. Concord Group Insurance further reserves it right to recover any investigative cost incurred, should a court later determine that it has a right to do so.

We will, of course, be available to you to discuss the position we have taken. You may reach us at 1-800-888-6050 x 6134.

If you are a New Hampshire resident; if your policy insures property located in New Hampshire; or if you have been injured/your property has been damaged by a New Hampshire resident and you wish to take this matter up with the New Hampshire Insurance Department, it maintains a consumer services division to assist consumers with complaints at 21 South Fruit Street, Suite 14, Concord, NH, 03301. The New Hampshire Insurance Department can be reached, toll free, by dialing 1-800-852-3416.

Very truly yours,

Darryl Hall
Claims Adjuster

Cc: Perry Insurance Agency