



**TOKIO MARINE  
HCC**

Tokio Marine HCC – Public Risk Group  
1441 W. Long Lake Road, Suite 150  
Troy, Michigan 48098  
Telephone 248.371.3100 or 800.225.6561  
Facsimile 248.371.3091

June 25, 2025

Gary Sheffer  
Union County Water District

VIA EMAIL ONLY- ucwdgarysheffer@yahoo.com

Claim #: [REDACTED]  
Insured: Union County Water District  
Policy#: [REDACTED]  
Date of Loss: 05/16/2025  
Description: Tornado damage to Robinson Rd location

Dear Mr. Sheffer:

Tokio Marine HCC – Public Risk Group is the Claims Administrator for U.S. Specialty Insurance Company (USSIC). Below provides a breakdown of payment regarding this claim.

Chlorination Building	\$31,138.23
Fencing Estimate	\$31,117.80
Debris Removal Fence (\$25k x 10%)	\$2,500.00
<b>Total Damages</b>	<b>\$64,756.03</b>
Less Amount over limit (Fence)	<\$6,117.80>
<b>Less Recoverable Depreciation</b>	<b>(\$10,765.31)</b> <i>This will be recovered</i>
Less Deductible absorbed by fence overage	Absorbed
<b>Current Payment</b>	<b>\$47,872.92</b> <i>GI# 34907</i>

If your contractor provides an estimate for the repairs that is higher than our estimate provided, please forward a copy of your contractor's estimate to us for review prior to the work being started. Also, if the contractor finds additional damage while the work is being completed, and you would like us to consider those additional repairs as part of this loss, the contractor must stop the repairs, and you should contact us immediately.

Recoverable depreciation was taken off the estimate as a temporary holdback of funds. Once the work is completed, please forward us the invoice showing what work was done and the costs incurred based on these repairs. We will then issue payment based on this amount.

If you have any questions regarding this letter or further information that you would like to present for our review, please feel free to contact me at 248-514-8378.

Sincerely,

Herb Walsburg  
Claims Supervisor  
[jwalsburg@tmhcc.com](mailto:jwalsburg@tmhcc.com)

*Insurance Payment  
\$47,872.92*

*received 6/30/2025*