



EXHIBIT #4

P.O. Box 76924
Los Angeles, CA 90076
(800) 339-4099
www.cfpnet.com

September 23, 2025

Pamela J. Nye
[REDACTED]
Pacific Palisades, CA 90272

RE: Insured: PAMELA J NYE -
Policy No.: CFP [REDACTED]
Loss Location: [REDACTED] PACIFIC PALISADES, California 90272
Date of Loss: 01/07/2025
Cause of Loss: Fire
Claim No.: [REDACTED]

Dear PAMELA J NYE -:

We have completed our investigation of the above loss. You reported that your home is a total loss due to the Palisades Wildfire. We conducted a thorough review, and your California FAIR Plan policy terminated October 14, 2024, due to nonpayment of premium. Therefore, we must respectfully deny your claim as there was no policy in force at the time of the loss.

Please refer to CFP Policy form CFP 00 01 which states:

The California Fair Claims Settlement Practices Regulations state that you must be notified of the following policy provision concerning suits against California FAIR Plan Association:

CONDITIONS

- 1. **Policy Period.** This policy applies only to loss which occurs during the policy period.

- 12. **Suit Against Us.** No action can be brought unless the policy provisions have been complied with and the action is started within one year after the date of loss.

If the loss or damage relates to a "state of emergency" as defined in Section 8558 of the Government Code, this time period shall be extended to two years.

California Law provides that the one-year suit limitation period is tolled from the date you notified us of the claim until our investigation is complete and your file is closed. Tolloed means that this time period does not count toward the calculation of the time period to begin the legal action.

If you believe that any portion of the claim you presented has been wrongfully denied or rejected, you may wish to have the matter reviewed by the California Department of Insurance by writing or calling their office at:

California Department of Insurance
300 South Spring Street
Los Angeles, California 90013
Telephone: (800) 927-4357

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As of today, your claim is closed. If you have any questions regarding any of the foregoing and/or decision with respect to your claim, or if there is additional information you would like us to consider, please contact the undersigned.

Sincerely,
Jessica Mansfield
Claims Examiner III



Enclosure(s)

