

National Document Center P. O. Box 268992 Oklahoma City, OK 73126-8992 claims documents@hpcs.com Fax: 877-217-1389 Toll Free: 800-HelpPoint

11/15/2011

Ever Pure Inc. 717 Nogales Street City Of Industry, CA 91748

Our Insured:

Kristin Zimmerman

Loss Date:

09/07/2011

Claim Number:

099 SUB 1019624087-1

Total Amount Owed:

\$6,312,48

Dear Ever Pure Inc.:

A review of the facts of the loss indicated that our insured is entitled to recover damages from you. Therefore, we have the right to make claim for these damages on our insured's behalf. On September 7, 2011 our insured incurred damage to their home resulting from a cracked water filtration system. Our investigation revealed that it was purchased from Pure Water Club.

This letter is to notify you of our subrogation rights and to advise you that no one has the authority to give you a release for our interest except a representative of this company. If you carried liability insurance to protect you for such losses, we shall present our claim to your company. Please complete the following information and return to us:

| Insurance Carrier: |               |  |
|--------------------|---------------|--|
| Policy Number:     | Claim Number: |  |
| Contact Name:      | Phone: ( )    |  |

If you did not carry insurance, we will look to you for payment of our claim. Please be aware that no partial payment that is less than the full amount claimed herein will be considered in any way an acceptance of benefits, a novation or accord and satisfaction of this claim without an express written release of our claim executed by an individual who is a member of our subrogation department. Therefore, our legal rights to enforce collection on the remaining amount of claim shall not be waived or estopped due to a partial payment by you or someone acting on your behalf.

Sincerely,

Texas Farmers Insurance Company

Scott Curby

Property Triage Subrogation Representative

512-533-8878

scott.curby@hpcs.com