APEX NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY
COMMERCIAL PROPERTY SPECIAL CLAIMS DIVISION · SUITE 400, 1200 CORPORATE PARKWAY, CHICAGO, IL 60606

VIA CERTIFIED MAIL & ELECTRONIC SERVICE
October 14, 2026

Cumberland River Professional Center, LLC
Attn: Managing Member & Property Operations
412 Cumberland River Boulevard, Suite 100
Nashville, TN 37201

Insured:	Cumberland River Professional Center, LLC	**Claim Number:**	CLM-2026-TN-884920
Policy Number:	PKG-992841-02	**Date of Loss:**	October 2, 2026
Policy Form:	ISO CP 00 10 / CP 10 30 Special Causes	**Desk Examiner:**	Gregory Vance, Senior Commercial Examiner

RE: FORMAL NOTICE OF CLAIM DENIAL — OCTOBER 2, 2026 WATER INCIDENT

Dear Insured:

Apex National Property & Casualty Insurance Company ("Apex") has completed its preliminary investigation and forensic adjustment of the above-referenced water damage claim reported on October 2, 2026, at the premises located at 412 Cumberland River Blvd, Nashville, Tennessee. The claim requested reimbursement of $38,500.00 for emergency water extraction and structural drying performed by Apex Restoration Partners, LLC.

Based upon the physical inspection performed by independent field adjuster Mark Thornton on October 6, 2026, the reported loss originated from an oxidized 1-inch copper domestic supply riser line located behind the drywall in the main mechanical chase. The inspection report and photographic exhibits demonstrate green verdigris corrosion, mineral scaling, and long-term deterioration of the pipe fitting.

Your policy, Commercial Package Policy No. PKG-992841-02, incorporates Causes of Loss — Special Form (Form CP 10 30 10 12). Section B of Form CP 10 30 states in pertinent part as follows:

> ***B. EXCLUSIONS***
> *2. We will not pay for loss or damage caused by or resulting from any of the following:*
> ***l. Other Types Of Loss:***
> *(1) Wear and tear;*
> *(2) Rust or other corrosion, decay, deterioration, hidden or latent defect...*
> *(4) Continuous or repeated seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor, that occurs over a period of 14 days or more.*

Because the physical evidence establishes wear, tear, rust, corrosion, and continuous leakage exceeding 14 days, the entire claim is excluded from coverage under Section B.2.l. Consequently, Apex National must respectfully deny any and all liability for this loss, including any contractor invoices for emergency extraction or buildback.

No waiver of any terms, provisions, or exclusions of Policy No. PKG-992841-02 is intended or should be inferred.

Sincerely,

Gregory Vance
Senior Commercial Claims Examiner
Apex National Property & Casualty