



E M <rmknmiller4@gmail.com>

Claim Determination #254746388

1 message

Choice Home Warranty <info@choicehomewarranty.com>
To: rmknmiller4@gmail.com

Tue, Sep 10, 2024 at 12:21 PM



09/10/24

Claim 254746388
[5712 E Forge Cir](#)
Mesa AZ, 85206

Dear Eric Miller

Thank you for your recent claim submission. We understand how important it is to have claims processed in a timely manner and we appreciate your patience while we reviewed your request. After careful review, we regret to inform you that your claim is not covered.

Based on the information provided to us by you and the Service Provider(s) assigned to your claim, it has been determined that the blower motor that has seized or is not moving enough airflow to properly satisfy the systems needs and causing the system to short cycle or fail to start. This would occur due to lack of maintenance and would not be covered under this policy. Please refer to section E5 of your policy. Your policy has the following exclusion, this Agreement does not cover routine maintenance or malfunction due to misuse, abuse, neglect, or physical damage. This Agreement only covers failures due to normal wear and tear. In the event coverage is denied, and a You seek to have Us review that denial, We have the right to request routine maintenance records and/or home inspection reports in reviewing Our decision.

We understand that this may be disappointing news for you. However, please know that you have the right to appeal this decision. If you believe that we made an error or that there is additional information that was not taken into consideration, you may file an appeal.

To initiate an appeal, please provide a written request within 7 days of the date of this letter by visiting: <https://vendor.choicehomewarranty.com/cads/claimreview.php?ccid=Fls7s8J0bLVmwEit9EgHNgWvQzvlHCsqwjF7LQItDgs>. Please include any additional documentation that you believe will support your claim.

Upon receipt of your appeal, a case manager will be assigned to your claim. The case manager will review your appeal promptly. If additional information is needed, your case manager will contact you directly. If your appeal is denied, your case manager will provide you with a clear explanation of the reasons for the decision. It is important to note that a case manager cannot change the terms of a policy.

We value your business and appreciate the opportunity to serve you. If you have any questions or concerns, please do not hesitate to contact us.

Thank you for choosing Choice Home Warranty to help protect your home.

Sincerely,
Team CHW

We pride ourselves on having satisfied customers, and we are committed to customer satisfaction and allowing every customer the opportunity to voice their concerns. Case managers are available for policyholders to review material relating to a claim and discuss any issues important to our customers. The case manager will review the appeal and compare the information of the claim to ensure that policyholders understand all claim determinations and understand the benefits of coverage. It is important to note that a case manager cannot change the policy for a policyholder nor the benefits of coverage. Customers can request a case manager review 24 hours a day, seven days a week, 365 days a year. Case managers are available during regular normal business hours and will contact the policyholder within 48 hours from assignment. To book a meeting time with a case manager, you can easily schedule a time to discuss with a case manager at the following easy to use website: <https://vendor.choicehomewarranty.com/cads/claimreview.php?ccid=Fls7s8J0bLVmwEit9EgHNgWvQzvIHCsqwjF7LQItDgs>, or by calling (800) 496-7813. The request for review must be sent within 7 days of receipt of this letter and state the reasons why you feel your claim should have been approved. We advise our policyholders to book a meeting with their case manager as soon as possible to minimize wait time and streamline the appeal.

Choice Home Warranty, 2147 Route 27 South, 4th Floor
Edison NJ 08817