

RESERVATION OF RIGHTS LETTER

Letterhead of Insurance Company

[Date]

[Insured]

[Insured's Address]

Dear [Insured]:

Re: Insured
 Policy No.
 Claimant
 Date of Loss

This will acknowledge receipt of the [demand letter from # dated #; Notice of Claim dated # by #; Statement of Claim issued # by #].

[Name of Insurance Company] requires further information to determine if [name the target of the demand letter or the defendant in the Notice of Claim or Statement of Claim] is entitled to coverage under the Policy, whether for defence or indemnity, and [Name of Insurance Company] must make an investigation in this respect.

The ongoing investigation by [Name of Insurance Company] shall in no way be construed as a waiver in any form by [Name of Insurance Company] of its rights under the Policy. Further, the actions of [Name of Insurance Company] in respect of these investigations are not to be construed as confirming any right to a defence or to any form of indemnification for any of the claims.

We recommend that you consult with your Legal counsel on matters of coverage under the Policy including any claims for damages which may exceed the Policy limits and your uninsured exposure. We will be pleased to cooperate with your counsel.

Yours very truly,