



Liability-Auto-Property
CLAIMS DEPARTMENT

545 Long Wharf Drive, 8th Floor
New Haven, Connecticut 06511-5950
Telephone: 203-946-3700 | www.CIRMA.org

August 10, 2026

Town of Ledyard
741 Colonel Ledyard Highway
Ledyard, CT 06339

Attn: Jessica Michaud - Executive Assistant to the Mayor

RE: Insured: Town of Ledyard and Ledyard Board of Education
 Policy Type: Property
 Our Claim #: A58843
 Date of Loss: 07/25/2025
 Date Reported: 05/12/2026
 Type of loss: Unconfirmed lightning strike to Fire Pump
 Scheduled Location: Bldg. CT-087, Holmberg Water Tank, 12 Orchard Ln, Ledyard, CT

Ms. Michaud,

We acknowledge receipt of the above stated property loss submitted by the Town of Ledyard. This loss involves a claim for possible lightning strike to equipment located at the above scheduled location.

CIRMA provides first party Property Coverage to the Town of Ledyard and Ledyard Board of Education for those claims arising July 1, 2025 through June 30, 2026, subject to a Property Deductible of \$5,000.00 if applicable.

Notice of this claim may not have been provided in a timely manner, as required by your policy. Notice is considered and should include: (1) How, when and where the 'occurrence' or offense took place; (2) The nature and location of any injury or damage arising out of the 'occurrence' or offense.

According to our records, the date of the alleged incident is July 25th, 2025 while notice was first provided to CIRMA on May 12th, 2026, a **lapse of approximately 291 days**.

During the course of our investigation, a review of the documentation you provided to support the claim finds inconsistencies in dates of invoices compared to when you reported the loss occurred. It has also been brought to our attention that all items, which may have been a critical piece of evidence in evaluating the cause of the loss, have been discarded or otherwise rendered unavailable prior to the claim submission.

The policy contains language:

**D. PROPERTY COVERAGE SECTIONS B AND C
 GENERAL CONDITIONS**

4. In the Case of Loss

a. Notice of Loss

As soon as practicable after any loss or damage occurring under this coverage certificate is known to the "member" or its agent, the "member" shall report such loss or damage to CIRMA or its agent.

- b. Assistance and Cooperation of the “member”**
The “member” shall cooperate with CIRMA and upon CIRMA’s request and reasonable expense, shall attend hearings and trials and shall assist in

Based on the above terms and conditions of the policy in force, along with the unavailability of damaged items to be inspected, we unfortunately can not provide coverage for this loss.

Should you have any questions concerning this letter, please feel free to call our office.

Very Truly Yours,

Brian J. Carabetta Sr
Senior Property Claims Adjuster
CIRMA
545 Long Wharf Drive, 8th Floor
New Haven, CT 06511-5950
Tel: 203-946-3764
Email: bcarabetta@ccm-ct.org

CC: Mark Budzyna - Senior Manager, Special Services & Property – CIRMA