



- ▲ CLAIMS & INJURY MANAGEMENT
- ▲ LOSS PREVENTION SERVICES
- ▲ PROGRAM MANAGEMENT

Ameren Dedicated

October 26, 2022

Columbia Welding & Machine
Attention: Randy Ham
1333 Business Loop 70 East
Columbia, MO 65201

Re: Our Client: City of Columbia, MO
Claimant: Columbia Welding & Machine
Date of Loss: 8/16/2022
Claim No: GL20220008171

Dear Mr. Ham:

Brentwood Services Administrators, Inc. is the third-party claims administrator for the City of Columbia, Missouri ("City"). After giving careful consideration to all of the information obtained through the course of our investigation, we must respectfully deny liability for your claim.

You reported that due to a water main rupture near your business, the force of water pushed the substrate and mud from under your asphalt parking lot which caused extensive damage. Our investigation confirmed a water main ruptured on Poplar Street. When the incident was reported, the City's water crew responded promptly and made appropriate repairs.

While this was an unfortunate incident and we are sorry you may have sustained property damage, we cannot accept liability for your claim, as we find this was not an act of negligence on the City as a utility company cannot guarantee that no part of their system will ever fail. Such water main breaks occur from time to time, but it's not the result of any fault or lack of care; to the contrary, these failures occur even though due care is exercised.

We regret it is not possible to advise you more favorably and trust that you will understand our obligation is to pay only those claims for which our clients are legally responsible.

Sincerely,

John Balzaine
Sr. Claims Representative
John.balzaine@bwood.com
(615) 263-1736
(615) 760-2136 (Fax)

cc: City of Columbia Risk Management