

January 28, 2026

Quincy Wilgenbusch
Savannah Salow
822 1st St SW
Dyersville, IA 52040

RE: Our Claim Number: Y00034343
Date of Loss: 12/13/2025
Insured: City of Dyersville
Claimant: Quincy Loganbush

To Whom It May Concern:

We have carefully examined the circumstances surrounding your claim and feel we have sufficient information at this time to make a proper decision regarding your claim. Please understand that our obligation as an insurer is not to pay all claims, but to pay those for which our insured has been shown to be negligent, and therefore responsible.

Our investigation reveals that liability does not rest with our insured. Our insured performs the requisite regular maintenance on the sewer line in question. The lift station repairs that were alleged to have caused the backup were unrelated to this incident. The lift station services a different part of the City's sewer system. There is no negligence on the part of our insured. We respectfully deny payment of your claim.

If there is additional information you wish us to consider, or if you have questions regarding our decision, please do not hesitate to contact me. I can be reached at 612-643-4721 in our Claims Office. My regular office hours are Monday through Friday, 8:00 a.m. to 4:30 p.m., Central Time.

Sincerely,



Zach Schroeder
Casualty Claims Representative
EMC Insurance Companies
612-643-4721 | zach.v.schroeder@emcins.com