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- 10. Under the terms of the Policy, State Farm insured Connectors against loss or damage to the Premises, including water damage, equipment breakdown in the amount of \$400,000.00, plus loss of income for one year from date of loss, with a deductible in the amount of \$2,500.00.
- 11. On January 10, 2017, while the Policy was in full force, there occurred a below freezing weather event (the "Weather Event") in Chicago, Illinois. One of the tenants, Lynette Crawley, left a bathroom window open in Unit 2R during this Weather Event.
- 12. As a result of the Weather Event and the Lynette Crawley's action, the Premises suffered loss and damage, and Connectors filed a corresponding claim with State Farm to which State Farm assigned Claim No. 13-0670-8L5, under which the pipes froze and burst, causing damage to the walls, floors, ceilings, drywall, electric, heating and gas, pipelines, and water tank, resulting in loss and damage in the amount of \$86,155.00.
- Claim No. 13-0670-8L5 also included Connectors' claim for loss of rental income for one year at the rate of \$3,850.00 per month, for a total amount of \$46,200.00.
- 14. Of the amount of \$86,155.00 for damage to the walls, floors, ceilings, drywall, electric, heating and gas, pipelines, and water tank claimed for State Farm Claim No. 13-0670-8L5, State Farm has only paid the amount of \$46,528.71, leaving a balance due of \$39,626.29 for damage to the walls, floors, ceilings, drywall, electric, heating and gas, pipelines, and water tank.
- Of the amount of \$46,200.00 for loss of rental income, State Farm only paid
  \$11,550.00, leaving a balance due of \$34,650.00 for loss of rental income.
- On August 4, 2017 Connectors submitted a Sworn Statement in Proof of Loss
  ("Proof of Loss") under State Farm Claim No. 13-0670-8L5 in the amount of \$86,155.00 for