

Detailed Chronological Order of Emails:

This exhibit provides a chronological record of emails sent by the Plaintiffs to the Defendants regarding the status of their claim. The majority of these emails received no response, despite repeated inquiries, demonstrating the Defendants' bad faith, delay tactics, and negligence in handling the claim.

1. October 21, 2022:

XCover sent a message informing you that your claim was being handled by Broadspire, advising you to contact Marla Knudsen for assistance.

2. October 23, 2022:

You sent an email to Marla Knudsen and XCover, expressing frustration that the claim system was antiquated and that there was no option for processing two claimants under one filing.

3. November 4, 2022:

Marla Knudsen from Broadspire responded, apologizing for the inconvenience and stating that an email was sent to you on October 24, 2022, with instructions to upload documents.

4. December 27, 2022:

No response to your inquiry.

5. February 8, 2023:

No response to your inquiry.

6. February 15, 2023:

No response to your inquiry.

7. February 23, 2023:

No response to your inquiry.

8. March 22, 2023:

You sent another email to Damien Lombana, again requesting an update on the claim due to the lack of response to previous communications.

9. March 24, 2023:

Response received from Jessica Martinez.

10. April 14, 2023:

No response to your inquiry.

11. April 20, 2023:

No response to your inquiry.

12. May 10, 2023:

No response to your inquiry.

13. May 29, 2023:

Auto response received from Jessica Martinez.

14. June 1, 2023:

No response to your inquiry.

15. July 5, 2023:

No response to your inquiry.

16. August 1, 2024:

You contacted Jessica Martinez, acknowledging her previous communication and confirming that all necessary documentation had already been provided.

17. August 2, 2024:

Jessica Martinez informed you that your claim had been submitted for review and would be handled by a third-party investigator.

18. August 7, 2024:

You sent an email to Jessica Martinez, asking why you had not heard from the third-party investigator and requesting an update.

19. September 12, 2024:

Jessica Martinez informed you that your claim had been reassigned to Noelle Wilson and provided her contact information.

20. September 13, 2024:

You contacted Noelle Wilson, asking her to expedite the claim and expressing frustration over the delays.

21. September 18, 2024:

Noelle Wilson responded with a list of required documents still needed to validate the claim and explained the procedure for submitting them.

22. September 18, 2024:

You responded to Noelle Wilson, insisting that you had provided all the necessary documentation and demanded immediate resolution, threatening legal action if the issue was not addressed within 24 hours.

23. September 19, 2024:

You followed up with Noelle Wilson, stating that you would no longer communicate via email and that lawsuits would be filed.