# UNITED STATES DISTRICT COURT WESTERN DISTRICT OF WASHINGTON AT SEATTLE

JENNIFER B. NGUYEN,

Plaintiff,

No.

v.

COMPLAINT—CLASS ACTION

JURY DEMAND

TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA,

Defendants.

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COMPLAINT—CLASS ACTION - 1

#### I. INTRODUCTION

Plaintiff, Jennifer B. Nguyen, DDS, PLLC, individually and on behalf of all others similarly situated members of the defined national claims (the "Class Members"), by and through the undersigned attorneys, brings this class action against Travelers Casualty Insurance of America ("Defendant" or "Travelers") and alleges as follows based on personal knowledge and information and belief:

### II. JURISDICTION AND VENUE

1. This Court has subject matter jurisdiction pursuant to the Class Action Fairness Act of 2005, 28 U.S.C. § 1332(d), because at least one Class member is of diverse citizenship from Defendant, there are 100 or more Class members nationwide, and the aggregate amount in

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1201 Third Avenue, Suite 3200 Seattle, WA 98101-3052 TELEPHONE: (206) 623-1900 FACSIMILE: (206) 623-3384 controversy exceeds \$5,000,000. The Court has supplemental jurisdiction over Plaintiffs' state law claims under 28 U.S.C. § 1367.

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occurred in this District and the state of Washington, and Defendant has sufficient contacts with this District and the state of Washington. 3. Venue is proper in the Western District of Washington pursuant to 28 U.S.C. §1391(b)(2) because a substantial part of the events or omissions giving rise to the claims at

Court has personal jurisdiction over Defendant, a substantial portion the alleged wrongdoing

Venue is proper in this District pursuant to 28 U.S.C. § 1391(b)(3) because the

III. **PARTIES** 

issue in this Complaint arose in this District. Plaintiff's place of business is located in Seattle,

WA, King County. This action is therefore appropriately filed in the Seattle Division because a

substantial portion of the events giving rise to this lawsuit arose in King County.

- 4. Plaintiff Jennifer B. Nguyen, DDS, PLLC, DBA Seattle Smiles Dental, owns and operates a dentistry practice located at 1325 4th Avenue, Suites 1230 and 1202, Seattle, Washington, 98101.
- 5. Defendant Travelers Casualty Insurance Company of America, is an insurance carrier incorporated and domiciled in the State of Connecticut, with its principal place of business in Connecticut.

#### IV. NATURE OF THE CASE

6. Due to COVID-19 and a state-ordered mandated closure, Plaintiff cannot provide dentistry services. Plaintiff intended to rely on her business insurance to keep her business alive. This lawsuit is filed to ensure that Plaintiff and other similarly-situated policyholders receive the insurance benefits to which they are entitled and for which they paid.

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- 7. Defendant Travelers Casualty Insurance Company of America (Travelers) issued one or more insurance policies to Plaintiff, including Businessowners Property Coverage and related endorsements, insuring Plaintiff's property and business practice and other coverages, with effective dates of November 1, 2019 to November 1, 2020.
- 8. Plaintiff's business property includes property owned and leased by Plaintiff and used for general business purposes for the specific purpose of dentistry and other business activities.
- 9. Travelers' Businessowners Property Coverage promises to pay Plaintiff for risks of "DIRECT PHYSICAL LOSS" to covered property and includes coverage for risks of both "loss of or damage to" covered property.
- 10. Travelers' Businessowners Property Coverage provides Plaintiff with Business Income Coverage, Extra Expense Coverage, Extended Business Income Coverage and Civil Authority Coverage.
  - 11. Plaintiff paid all premiums for the coverage when due.
- 12. On or about January 2020, the United States of America saw its first cases of persons infected by COVID-19, which has been designated a worldwide pandemic.
- 13. In light of this pandemic, Washington Governor Jay Inslee issued certain proclamations and orders affecting many persons and businesses in Washington, whether infected with COVID-19 or not, requiring certain public health precautions. Among other things, Governor Inslee's "Stay Home, Stay Healthy" order required the closure of all non-essential businesses, including Plaintiff's dental practice.
- 14. Plaintiff's property sustained direct physical loss or damage to as a result of the proclamations and orders.

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- 15. Plaintiff's property will continue to sustain direct physical loss or damage covered by the Traveler's policy or policies, including but not limited to business interruption, extra expense, interruption by civil authority, and other expenses.
  - 16. Plaintiff's property cannot be used for its intended purposes.
- 17. As a result of the above, Plaintiff has experienced and will experience loss covered by the Travelers policy or policies.
- 18. Plaintiff contacted Defendant Travelers about her losses but was verbally told by telephone that her losses would not be covered under her Travelers Businessowners' Policy.

#### V. CLASS ACTION ALLEGATIONS

- 19. This matter is brought by Plaintiff Nguyen on behalf of herself and those similarly situated, under Federal Rules of Civil Procedure 23(b)(1), 23(b)(2), and 23(b)(3).
  - 20. The Classes that Plaintiff Nguyen seek to represent are defined at this time as:
  - A. Business Income Coverage Breach of Contract Class: All persons and entities in the United States insured under a Travelers policy with Business Income Coverage who suffered a suspension of their business at the covered premises due to COVID-19 and whose Business Income claim was denied by Travelers.
  - B. *Business Income Coverage Declaratory Relief Class:* All persons and entities in the United States insured under a Travelers policy with Business Income Coverage who suffered a suspension of their business at the covered premises due to COVID-19.
  - C. Extra Expense Breach of Contract Class: All persons and entities in the United States insured under a Travelers policy with Extra Expense coverage who sought to minimize the suspension of business at the covered premises in connection with

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COVID-19 and whose Extra Expense coverage claim was denied by Travelers despite their efforts to minimize the suspension of their business.

- D. *Extra Expense Declaratory Relief Class:* All persons and entities in the United States insured under a Travelers policy with Extra Expense coverage who sought to minimize losses from the suspension of their business at the covered premises due to COVID-19.
- E. *Extended Business Income Breach of Contract Class*: All persons and entities in the United States insured under a Travelers policy with Extended Business Income coverage who suffered a suspension of their business at the covered premises due to COVID-19.
- F. Extended Business Income Declaratory Relief Class: All persons and entities in the United States insured under a Travelers policy with Extended Business Income coverage who suffered a suspension of their business at the covered premises due to COVID-19.
- G. *Civil Authority Breach of Contract Class:* All persons and entities in the United States insured under a Travelers policy with Civil Authority coverage who suffered a loss of business income and/or extra expense due to the impact of COVID-19 and whose Civil Authority claim was denied by Travelers.
- H. *Civil Authority Declaratory Relief Class:* All persons and entities in the United States insured under a Travelers policy with Civil Authority coverage who suffered a loss of business income and/or extra expense due to the impact of COVID-19.
- 21. Excluded from the Class are Defendant's officers, directors, and employees; the judicial officers and associated court staff assigned to this case; and the immediate family COMPLAINT—CLASS ACTION 5

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members of such officers and staff. Plaintiff Nguyen reserves the right to amend the Class definition based on information obtained in discovery.

- 22. This action may properly be maintained on behalf of each proposed Class under the criteria of Rule 23 of the Federal Rules of Civil Procedure.
- 23. **Numerosity**: The members of the Class are so numerous that joinder of all members would be impractical. Plaintiff is informed and believes that the proposed Class contains thousands of members. The precise number of class members can be ascertained through discovery, which will include Defendant's records of policyholders.
- 24. **Commonality and Predominance**: Common questions of law and fact predominate over any questions affecting only individual members of the Class. Common questions include, but are not limited to, the following:
  - A. Whether the class members suffered covered losses based on common policies issued to members of the Class;
  - B. Whether Travelers acted in a manner common to the class and wrongfully denied claims for coverage arising from COVID-19 and/or closure orders issued by Governor Inslee and others civil authorities;
  - C. Whether Business Income coverage in Travelers' policies of insurance applies to a suspension of business related to COVID-19 and/or closure orders issued by Governor Inslee and others civil authorities;
  - D. Whether Travelers' Extra Expense coverage applies to efforts to minimize a loss related to COVID-19 and/or closure orders issued by Governor Inslee and others civil authorities;

- E. Whether Travelers' Extended Business Income coverage applies to a suspension of business related to COVID-19 and/or closure orders issued by Governor Inslee and others civil authorities;
- F. Whether Travelers' Civil Authority Coverage applies to a suspension of business due to the impact of COVID-19 and/or closure orders issued by Governor Inslee and others civil authorities;
- G. Whether Travelers has breached its contracts of insurance through a blanket denial of all claims based on business interruption, business income loss or closures related to COVID-19 and/or closure orders issued by Governor Inslee and others civil authorities;
- H. Whether, because of Defendant's conduct, Plaintiff Nguyen and the class members have suffered damages; and if so, the appropriate amount thereof; and
- I. Whether, because of Defendant's conduct, Plaintiff Nguyen and the class members are entitled to equitable and declaratory relief, and if so, the nature of such relief.
- 25. **Typicality**: Plaintiff Nguyen's claims are typical of the claims of the members of the classes. Plaintiff Nguyen and all the members of the classes have been injured by the same wrongful practices of Defendant. Plaintiff Nguyen's claims arise from the same practices and course of conduct that give rise to the claims of the members of the Class and are based on the same legal theories.
- 26. **Adequacy**: Plaintiff Nguyen will fully and adequately assert and protect the interests of the classes and has retained class counsel who are experienced and qualified in

prosecuting class actions. Neither Plaintiff Nguyen nor her attorneys have any interests contrary to or in conflict with the Class.

- Adjudications and Impairment to Other Class Members' Interests: Plaintiff seeks adjudication as to the interpretation, and resultant scope, of Defendant's policies, which are common to all members of the class. The prosecution of separate actions by individual members of the classes would risk of inconsistent or varying interpretations of those policy terms and create inconsistent standards of conduct for Defendant. The policy interpretations sought by Plaintiff could also impair the ability of absent class members to protect their interests.
- 28. **Federal Rule of Civil Procedure 23(b)(2), Declaratory and Injunctive Relief**: Defendant acted or refused to act on grounds generally applicable to Plaintiff and other members of the proposed classes making injunctive relief and declaratory relief appropriate on a classwide basis.
- 29. **Federal Rule of Civil Procedure 23(b)(3), Superiority**: A class action is superior to all other available methods of the fair and efficient adjudication of this lawsuit. While the aggregate damages sustained by the classes are likely to be in the millions of dollars, the individual damages incurred by each class member may be too small to warrant the expense of individual suits. Individual litigation creates a risk of inconsistent and/or contradictory decisions and the court system would be unduly burdened by individual litigation of such cases. A class action would result in a unified adjudication, with the benefits of economies of scale and supervision by a single court.

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VI. CAUSES OF ACTION

#### **Count One—Declaratory Judgment**

(Brought on behalf of the Business Income Coverage Declaratory Relief Class, Extended Business Income Declaratory Relief Class, Civil Authority Declaratory Relief Class, and Extra Expense Declaratory Relief Class)

- 30. Previous paragraphs alleged are incorporated herein.
- 31. This is a cause of action for declaratory judgment pursuant to the Declaratory Judgment Act, codified at 28 U.S.C. § 2201.
- 32. Plaintiff Nguyen brings this cause of action on behalf of the Business Income Coverage Declaratory Relief Class, Extended Business Income Declaratory Relief Class, Civil Authority Declaratory Relief Class, and Extra Expense Declaratory Relief Class.
- 33. Plaintiff Nguyen seeks a declaratory judgment declaring that Plaintiff Nguyen's and class members losses and expenses resulting from the interruption of their business are covered by the Policy.
- 34. Plaintiff Nguyen seeks a declaratory judgment declaring that Travelers is responsible for timely and fully paying all such losses.

#### **Count Two—Breach of Contract**

(Brought on behalf of the Business Income Coverage Breach of Contract Class, Extended Business Income Breach of Contract Class, Civil Authority Breach of Contract Class, and Extra Expense Breach of Contract Class)

- 35. Previous paragraphs alleged are incorporated herein.
- 36. Plaintiff Nguyen brings this cause of action on behalf of the Business Income Coverage Breach of Contract Class, Extended Business Income Breach of Contract Class, Civil Authority Breach of Contract Class, and Extra Expense Breach of Contract Class.

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- 37. The Policy is a contract under which Plaintiff Nguyen and the class paid premiums to Travelers in exchange for Travelers's promise to pay Plaintiff Nguyen and the class for all claims covered by the Policy.
  - 38. Plaintiff Nguyen has paid its insurance premiums.
- 39. Plaintiff Nguyen will soon file a written claim for her loss covered by the Policy. Upon information and belief, Travelers has denied coverage for other similarly situated policyholders and will again deny Plaintiff Nguyen's claim.
  - 40. Denying coverage for the claim is a breach of the insurance contract.
  - 41. Plaintiff Nguyen is harmed by the breach of the insurance contract by Travelers.

#### VII. PRAYER FOR RELIEF

- 1. A declaratory judgment that the policy or policies cover the plaintiff's losses and expenses resulting from the interruption of the plaintiff's business by COVID-19.
- 2. A declaratory judgment that the defendant is responsible for timely and fully paying all such losses.
  - 3. Damages.
  - 4. Pre-judgment interest.
  - 5. Reasonable attorney fees and costs.
  - 6. Such further and other relief as the Court shall deem appropriate.

#### VIII. DEMAND FOR JURY

Plaintiff Nguyen demands a jury trial on all claims so triable.

1	DATED this 21st day of April, 2020.	
2	$2 \parallel$ K	ELLER ROHRBACK L.L.P.
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4		sy: <u>s/ Ian S. Birk</u> sy: <u>s/ Lynn L. Sarko</u>
	_    B	y: <u>s/ Gretchen Freeman Cappio</u>
5		sy: <u>s/ Irene M. Hecht</u> sy: <u>s/ Amy Williams Derry</u>
6		y: <u>s/ Maureen Falecki</u>
7	7	Ian S. Birk, WSBA #31431
8	8	Lynn L. Sarko, WSBA #16569 Gretchen Freeman Cappio, WSBA #29576
		Irene M. Hecht, WSBA #11063
9	7	Amy Williams Derry, WSBA #28711 Maureen Falecki, WSBA #18569
10	0	1201 Third Avenue, Suite 3200
11	1	Seattle, WA 98101 Telephone: (206) 623-1900
12		Fax: (206) 623-3384 Email: ibirk@kellerrohrback.com
		Email: lsarko@kellerrohrback.com
13	3	Email: gcappio@kellerrohrback.com
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15	5	Email: mfalecki@kellerrohrback.com
	В	sy: <u>s/ Alison Chase</u>
16	5	Alison Chase, CA Bar #226976
17	7	801 Garden Street, Suite 301 Santa Barbara, CA 93101
18	2	Email: achase@kellerrohrback.com
		Telephone: (805) 456-1496 Fax: (805) 456-1497
19	9	` '
20		Attorneys for Plaintiff
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The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

purpose of initiating the civil d	ocket sheet. (SEE INSTRUC	TIONS ON NEXT PAGE OF TH	HIS FORM.)	,		
I. (a) PLAINTIFFS JENNIFER B. NGUYEN,				DEFENDANTS TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA		
(b) County of Residence of First Listed Plaintiff King County, WA  (EXCEPT IN U.S. PLAINTIFF CASES)			NOTE: IN LAND C	County of Residence of First Listed Defendant  (IN U.S. PLAINTIFF CASES ONLY)  NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.		
(c) Attorneys (Firm Name, Address, and Telephone Number) KELLER ROHRBACK L.L.P. 1201 Third Avenue, Suite 3200, Seattle, WA 98101 (206) 623-1900			Attorneys (If Known)			
II. BASIS OF JURISDI	ICTION (Place an "X" in C	One Box Only)			(Place an "X" in One Box for Plaintig	
☐ 1 U.S. Government Plaintiff	☐ 3 Federal Question (U.S. Government )	Not a Party)		PTF DEF  X 1		
☐ 2 U.S. Government Defendant	★ 4 Diversity     (Indicate Citizensh)	ip of Parties in Item III)	Citizen of Another State	☐ 2 ☐ 2 Incorporated and I of Business In		
			Citizen or Subject of a Foreign Country	□ 3 Foreign Nation	□ 6 □ 6	
IV. NATURE OF SUIT			EODEELTUDE/DEN ALTW		of Suit Code Descriptions. OTHER STATUTES	
X 110 Insurance   120 Marine   130 Miller Act   140 Negotiable Instrument   150 Recovery of Overpayment & Enforcement of Judgment   151 Medicare Act   152 Recovery of Defaulted Student Loans (Excludes Veterans)   153 Recovery of Overpayment of Veteran's Benefits   160 Stockholders' Suits   190 Other Contract   195 Contract Product Liability   196 Franchise   REAL PROPERTY   210 Land Condemnation   220 Foreclosure   230 Rent Lease & Ejectment   240 Torts to Land   245 Tort Product Liability   290 All Other Real Property	PERSONAL INJURY  310 Airplane 315 Airplane Product Liability 320 Assault, Libel & Slander 330 Federal Employers' Liability 340 Marine 345 Marine Product Liability 350 Motor Vehicle 355 Motor Vehicle Product Liability 360 Other Personal Injury 362 Personal Injury - Medical Malpractice CIVIL RIGHTS 441 Voting 442 Employment 443 Housing/ Accommodations 445 Amer. w/Disabilities - Employment 446 Amer. w/Disabilities -	PERSONAL INJURY  365 Personal Injury - Product Liability  367 Health Care/ Pharmaceutical Personal Injury Product Liability  368 Asbestos Personal Injury Product Liability  PERSONAL PROPERTY  370 Other Fraud 371 Truth in Lending 380 Other Personal Property Damage Product Liability  PRISONER PETITIONS  Habeas Corpus: 463 Alien Detainee 510 Motions to Vacate Sentence 5335 Death Penalty Other: 540 Mandamus & Other	FORFEITURE/PENALTY  □ 625 Drug Related Seizure of Property 21 USC 881 □ 690 Other   LABOR □ 710 Fair Labor Standards Act □ 720 Labor/Management Relations □ 740 Railway Labor Act □ 751 Family and Medical Leave Act □ 790 Other Labor Litigation □ 791 Employee Retirement Income Security Act  IMMIGRATION □ 462 Naturalization Applicatio □ 465 Other Immigration	BANKRUPTCY  □ 422 Appeal 28 USC 158 □ 423 Withdrawal 28 USC 157  PROPERTY RIGHTS □ 820 Copyrights □ 835 Patent - Abbreviated New Drug Application □ 840 Trademark  SOCIAL SECURITY □ 861 HIA (1395ff) □ 862 Black Lung (923) □ 863 DIWC/DIWW (405(g)) □ 864 SSID Title XVI □ 865 RSI (405(g))  FEDERAL TAX SUITS □ 870 Taxes (U.S. Plaintiff or Defendant) □ 871 IRS—Third Party 26 USC 7609	OTHER STATUTES  □ 375 False Claims Act □ 376 Qui Tam (31 USC □ 3729(a)) □ 400 State Reapportionment □ 410 Antitrust □ 430 Banks and Banking □ 450 Commerce □ 460 Deportation □ 470 Racketeer Influenced and □ Corrupt Organizations □ 480 Consumer Credit □ (15 USC 1681 or 1692) □ 485 Telephone Consumer □ Protection Act □ 490 Cable/Sat TV □ 850 Securities/Commodities/ □ Exchange □ 890 Other Statutory Actions □ 891 Agricultural Acts □ 893 Environmental Matters □ 895 Freedom of Information □ Act □ 896 Arbitration □ 899 Administrative Procedure □ Act/Review or Appeal of □ Agency Decision □ 950 Constitutionality of	
	Other  448 Education	☐ 550 Civil Rights ☐ 555 Prison Condition ☐ 560 Civil Detainee - Conditions of Confinement	Actions		State Statutes	
	moved from	Appellate Court	(specify	er District Litigation Transfer		
VI. CAUSE OF ACTIO	ON  Cite the U.S. Civil State 28 U.S.C. § 1391  Brief description of call INSURANCE BA		ling (Do not cite jurisdictional sta	atutes unless diversity):		
VII. REQUESTED IN COMPLAINT:		IS A CLASS ACTION	DEMAND \$	CHECK YES only  JURY DEMAND	if demanded in complaint:  ∴ X Yes □No	
VIII. RELATED CASI	E(S) (See instructions):	JUDGE		DOCKET NUMBER		
DATE 04/21/2020		signature of attor /s/ lan S. Birk	NEY OF RECORD			
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#### INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44

Authority For Civil Cover Sheet

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

- **I.(a) Plaintiffs-Defendants.** Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.
- (b) County of Residence. For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)
- (c) Attorneys. Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".
- **II. Jurisdiction.** The basis of jurisdiction is set forth under Rule 8(a), F.R.Cv.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below.

United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here. United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box.

Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked.

Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; **NOTE: federal question actions take precedence over diversity cases.**)

- **III. Residence (citizenship) of Principal Parties.** This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.
- **IV. Nature of Suit.** Place an "X" in the appropriate box. If there are multiple nature of suit codes associated with the case, pick the nature of suit code that is most applicable. Click here for: Nature of Suit Code Descriptions.
- V. Origin. Place an "X" in one of the seven boxes.

Original Proceedings. (1) Cases which originate in the United States district courts.

Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441. Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date

Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date. Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.

Multidistrict Litigation – Transfer. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407.

Multidistrict Litigation – Direct File. (8) Check this box when a multidistrict case is filed in the same district as the Master MDL docket. **PLEASE NOTE THAT THERE IS NOT AN ORIGIN CODE 7.** Origin Code 7 was used for historical records and is no longer relevant due to changes in statue.

- VI. Cause of Action. Report the civil statute directly related to the cause of action and give a brief description of the cause. **Do not cite jurisdictional statutes unless diversity.** Example: U.S. Civil Statute: 47 USC 553 Brief Description: Unauthorized reception of cable service
- VII. Requested in Complaint. Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P.

  Demand. In this space enter the actual dollar amount being demanded or indicate other demand, such as a preliminary injunction. Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.
- VIII. Related Cases. This section of the JS 44 is used to reference related pending cases, if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

**Date and Attorney Signature.** Date and sign the civil cover sheet.

### UNITED STATES DISTRICT COURT

for the

Western District of Washington				
JENNIFER B. NGUYEN,	) ) )			
Plaintiff(s)	)			
v.	Civil Action No.			
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA,				
Defendant(s)	)			
SUMMONS IN	A CIVIL ACTION			
To: (Defendant's name and address) TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA ONE TOWER SQUARE HARTFORD, CT 06183				
A lawsuit has been filed against you.  Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:  Ian S. Birk, Lynn L. Sarko, Gretchen Freeman Cappio, Irene M. Hecht, Amy Williams Derry, Maureen Falecki, and Alison Chase KELLER ROHRBACK L.L.P. 1201 Third Avenue, Suite 3200 Seattle, WA 98101  If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.  CLERK OF COURT				
Date:	Signature of Clerk or Deputy Clerk			
	Signature of Clerk or Deputy Clerk			

AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

Civil Action No.

#### PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

	This summons for (name	ne of individual and title, if any)			
was re	ceived by me on (date)	·			
	☐ I personally served	the summons on the individua	ıl at (place)		
			on (date)	; or	
	☐ I left the summons at the individual's residence or usual place of abode with (name)				
	, a person of suitable age and discretion who resides there,				
	on (date), and mailed a copy to the individual's last known address; or				
	☐ I served the summo	ons on (name of individual)		, who is	
	designated by law to a	accept service of process on be	chalf of (name of organization)		
			on (date)	; or	
	☐ I returned the summ	nons unexecuted because		; or	
	☐ Other ( <i>specify</i> ):				
	My fees are \$	for travel and \$	for services, for a total of \$	0.00 .	
	I declare under penalty	of perjury that this information	on is true.		
Date:					
			Server's signature		
		-	Printed name and title		
			Server's address		

Additional information regarding attempted service, etc: