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**From:** Richard Kahn <[REDACTED]>  
**Sent:** Wednesday, August 1, 2012 8:27 PM  
**To:** Jeffrey Epstein  
**Subject:** LSJ Insurance  
**Attachments:** SKMBT\_C25312080115100.pdf; Untitled attachment 00007.htm

I spoke with Herb and after he had discussions with Chartis, our insurance carrier, he was only able to eliminate from the policy both the mechanical and generator buildings.  
This would decrease the annual premium from 325,000 to 215,234. He was unable to pick and choose other buildings to insure or not insure.  
We would still want to add a few of new structures (5 palms, new cottage, etc) which I estimate to cost approximately 15,000 (approximately 1.5% of value).  
Please advise on how to proceed.

PLEASE NOTE EFFECTIVE JUNE 5TH MY CONTACT INFO WILL BE AS FOLLOWS:

Richard Kahn  
HBRK Associates Inc.  
575 Lexington Avenue, 8th Floor,  
New York, New York 10022  
tel: [REDACTED]  
fax: [REDACTED]  
cell: [REDACTED]

Begin forwarded message:

From: [REDACTED]  
Date: August 1, 2012 3:10:43 PM EDT  
To: [REDACTED]  
Subject: Message from KMBT\_C253  
Reply-To: [REDACTED]

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