INSURANCE ANALYSIS
JEFFREY EPSTEIN

Insured	Dwelling	Other Structures	Contents	Total	Deductible	Liability	Annual Premium
Little St James Island No. 6B	2,815,000	7,032,000	1,135,260	10,982,260	2,500	500,000	182,093
St Thomas, USVI 00801							

				Per Insurance Company	Per LSJ	Difference	
Main House				2,815,000	2,815,000	-	
Contents				1,135,260	1,135,260	-	
Schedule of Other Permanent Structures	better description						
Master Suite				1,127,000	1,127,000	-	
Bedroom Cottage # 1 - Children's playroo	includes laundry			537,000	500,000	37,000	
Bedroom Cottage # 2 - Guest Suite	includes laudry			318,000	500,000	(182,000)	
Bedroom Cottage # 3 - Guest Suite				318,000	450,000	(132,000)	
Bedroom Cottage # 4 - Guest Suite				-	450,000	(450,000)	
Caretakers House				455,000	300,000	155,000	
Gym				677,000	479,000	198,000	
Large Workshop				600,000	350,000	250,000	
Cottage Pool				165,000	200,000	(35,000)	
Hardscape Throughout				1,500,000	1,250,000	250,000	
Flag Pole				12,000	12,000	-	
Courtyard Fountain				45,000	-	45,000	
Salt Pond Cabin				24,000	24,000	-	
Look-out House Cabin				15,000	15,000	-	
Blue St Johns Flagpole House	Kite House			80,000	150,000	(70,000)	
Small Beach Cabin	?			30,000	-	30,000	
Tiki House				61,000	100,000	(39,000)	
Flagpole # 2 with generator house				61,000	61,000	-	
Flagpole pool				-	200,000	(200,000)	
Flagpole cabana				-	650,000	(650,000)	
St Johns Massage Cabana				15,000	15,000	-	
Light Blue Beach Cabana				58,000	58,000	-	
Helicopter Pad Shelter	add new parking area			48,000	100,000	(52,000)	
Dive Beach Cabana				245,000	-	245,000	
Dock				608,000	608,000	-	
Captains Office				33,000	33,000	-	
Five Palms				-	400,000	(400,000)	
Total Other Permanent Structure				7,032,000	8,032,000	(1,000,000)	
Mechanical Building				3,234,000	2,500,000	734,000	46,893
Office Pavilion				2,732,000	3,466,000	(734,000)	39,614
Generator Building				3,760,000	3,760,000	-	56,400
TOTAL COVERAGES				20,708,260	21,708,260	(1,000,000)	325,000