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**From:** Richard Kahn <[REDACTED]>  
**Sent:** Tuesday, August 7, 2012 9:14 PM  
**To:** Jeffrey Epstein  
**Subject:** Homeowners Insurance  
**Attachments:** SKMBT\_C25312080716420.pdf; Untitled attachment 00055.htm

Attached is the declarations page of Florida insurance policy for period ended 7/15/2012. I have not yet received the renewal numbers as they just did an inspection for Florida and we are awaiting feedback. I do not anticipate a change of more than 5% in either direction

Florida Key facts:

Total coverage

House 4,909,785  
Other structures 981,957  
Contents 1,454,893

Total Cost = 5,815

Deductible: 25,000  
Hurricane deductible of 2% of House Coverage or 8,196

LSJ Cost without generator and mechanical buildings 215,234 plus approximately 15,000 for new structures = 230,234

Total Cost for Florida & LSJ = 266,049

3 year cost Florida & LSJ = 798,147

My conservative thoughts are to renew Florida and LSJ. I would attempt to eliminate more structures from LSJ to bring premium down to approximately \$200,000.

Since insurance covers both liability and other potential incidents such as fire i believe you are safer to buy insurance and not self insure. One less headache you need to worry about..

In addition i think that storm patterns for Caribbean, Florida and Mexico all have a mind of their own and we cannot accurately pick which spot is more exposed.

Please advise

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

Richard Kahn  
HBRK Associates Inc.  
575 Lexington Avenue, 4th Floor,

New York, New York 10022



Begin forwarded message:

From:



Date: August 7, 2012 4:42:29 PM EDT

To:



Subject: Message from KMBT\_C253

Reply-To:



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