
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 =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
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575 Lexington Avenue, 3th Floor,

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[REDACTED]

Begin forwarded message:

From: [REDACTED]

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

To: [REDACTED]

Subject: Message from KMBT_C253

Reply-To: [REDACTED]

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