



Wells Fargo Insurance Services USA, Inc.  
330 Madison Avenue  
7th Floor  
New York, NY 10017-5001

Tel: 212 682 7500  
Fax: 212 682 1043

July 25, 2013

Mr. Leon Black  
[Redacted]

RE: *Homeowners Dwelling Insurance*  
[Redacted]

Dear Leon:

Enclosed please find Fireman's Fund Insurance Company policy [Redacted] providing the captioned insurance for a period of one year from July 18, 2013. Also attached is our invoice in the amount of \$17,058 representing the annual premium.

The policy covers the dwellings located at [Redacted] for an amount of \$5,478,000. Personal property consisting of contents are insured for 1,369,600.

The insurance is written on a replacement cost basis with all losses subject to a \$25,000 deductible. There is 5% windstorm/hurricane deductible, therefore, losses by this peril will have a deductible of \$273,900. However, we were able to reduce it to \$50,000 and are awaiting the formal endorsement.

Personal liability protection for this house is afforded under the New York City homeowners co-op policy.

I trust all will be found in order, and remain

Sincerely,

Jeffrey A. Haber

JAH:ya  
Encl.





Protecting your future for 150 years.

## Personal Homeowner Policy Declarations Summary

Listed below is basic information about your policy.

THANK YOU FOR RENEWING YOUR POLICY WITH FIREMAN'S FUND STARTING AT 12:01 AM ON 07/18/13. WE INCREASED YOUR COVERAGES TO PROTECT AGAINST INFLATION. ENDORSEMENT COVERAGE HAS BEEN CHANGED ON YOUR POLICY.

COINSURANCE DOES NOT APPLY

### SECONDARY RESIDENCE

This Policy Has Been Issued by FIREMAN'S FUND INSURANCE COMPANY  
(One of the Fireman's Fund Insurance Companies)

Policy Number

Policy Period

07-18-13 to 07-18-14

Named Insured

Your Agent Is

LEON D BLACK

WELLS FARGO INS SVCS USA, INC  
330 MADISON AVENUE, 7TH FLOOR  
NEW YORK NY 10017  
(800) 982-2125

## Homeowner Policy

Covering Premises and Contents at

Premium

REFER TO PAGE 2 OF THE DECLARATIONS FOR A  
DESCRIPTION OF THE COVERED PROPERTY

\$ 18,032.00

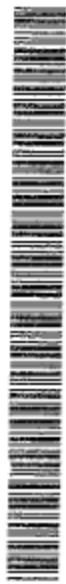
ADDITIONAL  
TOTAL PREMIUM  
NY FIRE FEE

974.00-  
\$ 17,058.00  
.00

TOTAL PREMIUM INCLUDES THESE CUSTOMER CREDITS AND SURCHARGES:

NEWER HOME DISCOUNT	\$ 5,689	HIGHER OPTIONAL DEDUCTIBLE	\$ 8,500
ALARM OR SPRINKLER SYSTEM	\$ 13,654	PORTFOLIO CREDIT	\$ 2,845

**Your Bill Is Not Enclosed -- Your Bill Will Be Mailed SEPARATELY  
Approximately 20 Days Before Your Next Scheduled Due Date**



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Protecting your future for 150 years.

# Personal Homeowner Policy Declarations

**Policy Number** [REDACTED]      **Effective Date** 07-18-13      **Company**  
**FIREMAN'S FUND INSURANCE COMPANY**

**Named Insured**      **Your Agent Is**  
 LEON D BLACK      WELLS FARGO INS SVCS USA, INC  
 [REDACTED]      330 MADISON AVENUE, 7TH FLOOR  
                                  NEW YORK NY 10017  
                                  (800) 982-2125

**Policy Period**  
 Your Policy begins on 07-18-13 at 12:01 AM Standard Time and expires on 07-18-14 at 12:01 AM Standard Time.

## Your Covered Property

**Covering Premises and Contents at**  
 [REDACTED]

**Deductible:** In case of loss under Coverage For Damage To Your Property, this policy covers only that part of the loss over the deductible stated.

**\$25,000 ALL PERILS EXCEPT**  
**HURRICANE DEDUCTIBLE: 5%, \$ 273900, (MINIMUM \$500)**

**Policy Form**  
 5250 08-09 Prestige Home Premier - NY      Dwelling

Coverages	Limits of Liability
Coverage For Damage To Your Property	
Dwelling	5,478,000
Other Structures	1,095,600
Personal Property	1,369,600

**Coverage For Liability And Medical Payments To Others**  
 See Primary Policy for Personal Liability and Medical Payments Coverage

**Total Policy Premium \$ 17,058.00**



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# Personal Homeowner Policy Declarations

Policy Number [REDACTED]      Effective Date 07-18-13      Company FIREMAN'S FUND INSURANCE COMPANY

Named Insured      Your Agent Is  
LEON D BLACK      WELLS FARGO INS SVCS USA, INC  
[REDACTED]      330 MADISON AVENUE, 7TH FLOOR  
[REDACTED]      NEW YORK NY 10017  
[REDACTED]      (800) 982-2125

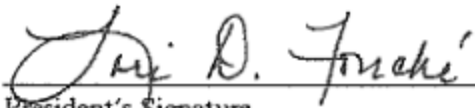
## Forms and Endorsements Applicable to this Policy

Endt. No	Edition Date	Title	Premium
5250	08-09	Prestige Home Premier - NY	Included
125825	04-02	No Cover For Liab/Med - Day Care	Included
125885	01-09	Policy Conditions Amendatory - NY	Included
5311	04-02	Policy Conditions	Included
125872	04-02	Premises Alarm Or Fire Protection	Included
125965	03-08	Equipment Breakdown Coverage	383.00
125891	11-02	Increased Fungi Limit	350.00
125507	10-02	5% Hurricane Ded - NY Building Form	4,551.00-
180005-3	08-67	Manuscript Endorsement - Credit	1,707.00-
125549	10-02	Off Premises Theft Exclusion	Included
180005-1	08-67	Special Terms Endorsement - Credit	1,766.00-
125900	10-02	WC - Certain Residence Employees	Included

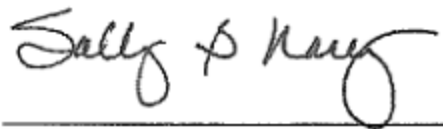
## Signatures

One of the Fireman's Fund Insurance Companies,  
as named in the policy

Date of Issue 05-20-13

  
\_\_\_\_\_  
President's Signature

  
\_\_\_\_\_  
Countersignature of  
Authorized Agent or Broker

  
\_\_\_\_\_  
Secretary's Signature



Protecting your future for 150 years.

A Message for Our Customers . . .

## Your Portfolio Credit

We've applied a 5% Portfolio Credit to your homeowners premium. This credit applies because your portfolio of insurance with us includes homeowners, personal excess liability and a qualifying schedule of your valuables.

What's a qualifying schedule? It's a separate schedule of \$10,000 or more in jewelry or \$75,000 in total valuables that provides specialized coverage for the items you treasure.

And the credit goes on. You'll receive this credit for as long as you continue these coverages with Fireman's Fund®. Of course, you'll also continue to receive the superior service and products from one of the nation's most respected insurers. If you have any additional questions regarding this credit, please contact your Fireman's Fund insurance representative.

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## Flood/Mudslide Exclusion Advisory Notice to Policyholders - New York

No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations Page for complete information on the coverages you are provided. If there is any conflict between the policy and this Advisory Notice to Policyholders, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Your homeowners policy does not insure for loss caused directly or indirectly by:

- Flood; or
- Mudslide;

Caused by or resulting from human or animal forces or any act of nature.

Such loss is excluded:

- Regardless of any other cause or event contributing concurrently or in any sequence to the loss; and
- Whether or not the loss event results in widespread damage or affects a substantial area.

However, the exclusion of flood does not apply to direct loss by fire or explosion resulting from flood, and the exclusion of mudslide does not apply to direct loss by fire or explosion that ensues but we will pay only for the ensuing loss.

Insurance for flood damage and damage caused by mudslide may be available through a separate flood insurance policy issued in accordance with the National Flood Insurance Program (NFIP). Flood insurance under the NFIP can provide both structure and contents coverage.

If you have any questions or would like more information about your coverage for Flood from the National Flood Insurance Program or Fireman's Fund, please contact your insurance representative named on the Declarations Page of your policy. You may also contact the NFIP directly by phone at 1-888-379-9531, or visit the website shown below for more information:

<http://www.fema.gov/business/nfip/>

If you have already purchased coverage for Flood, then you may disregard this notice. We at Fireman's Fund appreciate the opportunity to assist you with your Personal Insurance needs.

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## A Message to our Customers - Hurricane Deductible for Dwelling

We are required by State Law to advise you of the following:

Your policy contains a hurricane deductible equal to 5% of the Dwelling limit of liability (Coverage A). Your deductible is displayed on the policy declarations page. The deductible percentage and dollar amount shown represent the costs that are your responsibility if you suffer an insured hurricane loss. There is a \$500 minimum deductible. The deductible applies to the total loss for Coverages A, B and C, not to each coverage separately. (see below examples):

### Example 1

<u>Property</u>	<u>Limit of Liability</u>	<u>Damage caused by hurricane</u>
Dwelling (Coverage A)	\$100,000	\$5,000 dwelling
Other Structures (Coverage B)	75,000	1,000 detached garage
Personal Property (Coverage C)	50,000	1,000 personal property
		\$7,000 total hurricane loss
		-5,000 deductible
\$100,000 limit Coverage A @5% =		\$2,000
Your Policy pays		

### Example 2

<u>Property</u>	<u>Limit of Liability</u>	<u>Damage caused by hurricane</u>
Dwelling (Coverage A)	\$100,000	\$ 1,000 Dwelling
Other Structures (Coverage B)	75,000	0 no damage
Personal Property (Coverage C)	50,000	500 personal property
		\$ 1,500 total hurricane loss
		This amount is less than your \$5,000 deductible.

- The National Hurricane Center or the National Weather Service determines when a storm is classified as a hurricane and confirms when and where the hurricane has made landfall. Category One hurricanes have winds from 74 to 95 miles per hour or have a storm surge where water is four to five feet above normal.
- Your hurricane deductible applies to losses which are caused by, increased by or in any way result from:
  - a Category One or higher hurricane making landfall anywhere in the State of New York, or,
  - any hurricane making landfall outside the State of New York, provided there are Category One or higher hurricane force winds within New York State in the area where the losses occur.

### Loss settlement and inflation factor

Your dwelling limit (Coverage A) has an automatic inflation factor of 3% for the annual policy term. The 5% hurricane deductible is applied to the dwelling limit at the time of the loss. If the hurricane occurs exactly six months into your policy term, your dwelling limit will be increased 1.5%. Other Structures (Coverage B) and Personal Property (Coverage C) will also be increased by 1.5%. If the initial dwelling limit (Coverage A) is \$100,000 and the inflation adjustment is 1.5%, your dwelling limit at the time of the loss is \$101,500 and your 5% hurricane deductible is \$5,075.

Your actual insurance policy, the declarations page and any attached endorsements are your legal insurance contract. Your policy contains details not included in the above summary.

If you have any questions, please contact your Fireman's Fund insurance representative.



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Tips to help reduce windstorm damage to your home.

1. Install storm shutters or windstorm protective glazing material for all exterior openings such as windows, skylights and glass doors to prevent breakage. Shutters and glazing materials should be capable of withstanding hurricane force winds and wind-blown debris.
2. Have a professional reevaluate and strengthen entry and garage doors to withstand wind and flood loads.
3. Have composition roof shingles checked and if necessary, reinforced with additional nails or screws to more firmly secure them to the roof sheathing. Also, when you replace your shingles, replace or install a water-resistant membrane (tar-paper or hot-mopped underlayment) under new shingles.



## A Message for Our Customers in New York . . .

### Premium Credit for Windstorm Protective Devices

You may qualify for a **Windstorm Protective Device Premium Credit** if you have windstorm protective devices installed, such as storm shutters or Hurricane Resistant Laminated Glass.

#### *Which devices qualify?*

To qualify, your windstorm protective device must be:

- Demonstrated to reduce certain types of windstorm losses;
- Installed according to manufacturer's specifications; and
- Able to withstand external pressure and wind-borne debris from a storm with sustained wind speed of at least 110 mph or a storm surge of 8 feet above normal.

#### *How long does this credit apply?*

We will continue this credit as long as you:

- Keep your protective devices in working order;
- Close and secure protective devices when necessary;
- Tell us about any changes that could alter performance of protective devices; and
- Inform us of additions, alterations, or construction of new buildings on your property.

The amount of the credit depends on the protective device you have. If you think you qualify for this premium credit or would like to know more, please contact your Fireman's Fund insurance representative.

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## New York Policyholder Message

### Special Notice For Senior Citizens

If you are age 65 or over, you may designate a third party to receive any notice of cancellation, non-renewal or conditional renewal of this insurance policy. To appoint a third party designee, Section 3111 of the New York Insurance Law requires that you notify us by certified mail, return receipt requested at the address

shown below. The notice must contain, in writing, acceptance by the third party designee. Your request will be effective no later than ten (10) business days from the date of receipt. The third party designee may terminate his or her status by providing written notice to you and us. Mailing Address: Fireman's Fund, P.O. Box 25252, Lehigh Valley, PA 18002-5252.

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Protecting your future for 150 years.

**This Endorsement Changes the Policy. Please Read It Carefully.**

## **Increased Property Damage Limit for Loss from Fungi**

In consideration of the premium charged for this coverage, you and we agree:

That the limit applying to **fungi** that is the result of a cause of loss otherwise covered for **property damage** in this policy is revised to \$ 5,478,000 .

All other policy provisions apply.

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