

From: Jeffrey <jeevacation@gmail.com>
To: Richard Kahn <[REDACTED]>
Subject: Re: Improvements & Betterments - Hangar
Date: Wed, 22 Aug 2012 17:58:03 +0000

Yes

Sorry for all the typos .Sent from my iPhone

On Aug 21, 2012, at 3:59 PM, Richard Kahn <[REDACTED]> wrote:

Attached are two options for insurance on hanger.

Option 1 a 5% deductible for annual cost of 3,525 and Option 2 a 10% deductible for annual cost of 4,040. Since we will not be renewing LSJ Insurance (whereby this location would be added on) we have obtained a quote for hangar insurance per the lease requirements.

Currently we have not been asked for proof of insurance and not sure we ever will be asked..

Should be bind insurance for annual cost of 3,525 or wait?

please advise

Richard Kahn
HBRK Associates Inc.
575 Lexington Avenue, 4th Floor,
New York, New York 10022

te [REDACTED]
fa [REDACTED]
ce [REDACTED]

Begin forwarded message:

From: joseph rosenthal <[REDACTED]>
Date: July 27, 2012 4:30:55 PM EDT
To: "Darren K. Indyke" <[REDACTED]>, Rich Kahn <[REDACTED]>
Subject: Improvements & Betterments, Hangar

Hi Darren & Rich -

Please see the quotes, two options below. This is through a NY Regional broker I have a relationship with who in turn contacted a local broker in the USVI.

I do not recommend taking the higher (10%) deductible as the premium saving is only about \$500, but of course it is up to you. Option 1 appears to be the better deal. This is really a minimum premium situation and an accommodation by the regional broker as they have no supporting business on this account.

I am trying to find out if there are any taxes, (i.e. surplus lines or federal excise tax) as this coverage will be a Lloyd's policy.

Please let me know if you have any questions or if you want to proceed to bind coverage in which case please provide an effective date.

I'm out of town for the weekend but will be back Sunday evening.

Regards,

Joe

Joseph M. Rosenthal
President
Essex Risk Consulting

Begin forwarded message:

From: "Goldfarb,Alex" <[REDACTED]>
Date: July 27, 2012 4:01:32 PM EDT
To: joseph rosenthal <[REDACTED]>, Scott Ernst <[REDACTED]>
Subject: FW: are the improvements complete?

Joe,

Please see the quote below and let me know if there is interest in binding.

Thanks,

Alex Goldfarb
Vice President
Private Client Group
Alliant Insurance Services, Inc.
320 West 57th Street, FI 3
New York, NY 10019

[REDACTED] Direct
[REDACTED] Fax

www.alliantinsurance.com
CA License: 0C36861

From: Colin B. Probyn [mailto:[REDACTED]]
Sent: Friday, July 27, 2012 3:49 PM
To: Goldfarb,Alex
Cc: Sonia D. Alfred
Subject: RE: are the improvements complete?

Alex,

Based on a value of \$200,000 for the betterments you have listed the premium options are;

Option 1 -- with a 5% catastrophe deductible the premium will be \$4,040

Option 2 -- with a 10% catastrophe deductible the premium will be \$3,525

This will cover the perils of Windstorm , Earthquake ,Fire ,Vandalism & Malicious Mischief

This is a Lloyds policy.

Kind Regards,Colin

EFTA00712129

From: Goldfarb,Alex [mailto: [REDACTED]]
Sent: Friday, July 27, 2012 2:23 PM
To: Colin B. Probyn
Subject: RE: are the improvements complete?

Yes.

Alex Goldfarb
Vice President, Private Client Group
Alliant Insurance Services, Inc.

320 W 57th Street
New York, NY 10019

[REDACTED] Direct
[REDACTED] Fax

[REDACTED]
[REDACTED]
CA License: 0C36861

From: Colin B. Probyn
Sent: 7/27/12 08:13 AM
To: Goldfarb,Alex
Subject: are the improvements complete?

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