



RMS CLAIM REQUEST/PROPERTY CAPTION REPORT

From: Central Zone - Schaumburg, IL

Requested by: Greg Jones	Branch/Office: Schaumburg, IL
Completed by: Pam Kresse	Branch/Office: Schaumburg, IL
Date Received: 9/2/2010	Date Visited: 9/16/2010
Date Report Completed: 9/29/2010	

INSURED INFORMATION:

Insured Name: Jeffrey Epstein
Visit Address: Little St. James No. 6B, USVI 00801

D/O/L:
Policy #: 4437478 **Claim #:**

AGENCY INFORMATION:

Agent/Broker Company: Insurance Office of Central Ohio
State Agency Located: Ohio
Agent/Broker Contact: Tracy Penwell
Phone Number: [REDACTED]

ASSIGNMENT:

Received: 9/2/2010
Contact: Emad Hannah – Insured's Property Management
Inspected: 9/20/2010

RESERVE RECOMMENDATIONS:

Cat Loss – Hurricane Earl: The property had sustained mostly damage to trees and shrubbery. Erosion was noted along the beach. Damage was also sustained on a few of the outbuildings.

Reserve recommendations will be referred to Claims Department for proper handling. Included in the Claims Handling for this location is Wardell Johnson, General Adjuster [REDACTED] 9 / [REDACTED]

This was an on-site RMS-related inspection for informational purposes only. See attached information and photos indicating damage. Costs for repairs, current

costs incurred, billing, and additional claims settlement are to be determined by the Claims Department.

All Current Replacement Costs were derived from the prior inspection conducted in 2005 by Krista Komro with a 4% inflationary factor added for each structure. No changes have been made to any of the affected structures since last seen in 2005. The exception is the St. John's Massage Cabana, which was not listed on the prior inspection. However, a similar massage cabana was indicated on the prior report. Therefore, the replacement cost figure from the prior report for the massage cabana was used in the developing the replacement cost on the St. John's Massage Cabana as they are constructed of the same materials and have the same dimensions in size.

Photos of trees and shrubbery were provided separately with a flash drive for claims purposes. This has been forwarded to Wardell Johnson.

Damaged structures include:

Salt Pond Cabin – Frame structure with screened openings. Current replacement cost for this building is \$24,000. Screened area is approximately 150 sf and covered porch is 90 sf. Areas of the screen are ripped from the framing. The covered porch portion has no damage.





Tiki House – Wood frame structure with thatched roof, clay tile decking, and a kitchenette. Approximately 1,564 sq ft in size. Current replacement cost is \$61,000. Damage to thatched roof structure.





St. John's Massage Cabana – Frame structure with thatched roof.
Approximately 122 sf in size. Thatched roof completely missing from structure.
Current replacement cost is \$15,000. (Not listed on prior inspection)



Small Beach Cabin – Frame structure with cedar shake siding. Includes a covered area of 75 sf and a screened area of 165 sf. Damage occurred to the roof with some tiles being ripped from the decking and the screen was damaged. Current replacement cost is \$30,000.



Boat Dock – Located at entrance to residential island. Constructed of concrete pilings, concrete dock, and wood decking. Carpet covering, wood decking and concrete pilings were damaged. (Damaged carpet has been removed). Current replacement cost is \$608,000.





