

**From:** "Gmax" <[REDACTED]>  
**To:** "jeevacation@gmail.com" <jeevacation@gmail.com>  
**Subject:** Fw: Coverage/Claim# 510037  
**Date:** Wed, 02 Sep 2009 16:29:19 +0000  
**Attachments:** Maxwell\_Held\_Estimate\_New.pdf

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----- Original Message -----

From: Howard, Narrel <[REDACTED]>  
To: 'John Simoni' <[REDACTED]>  
Cc: Herbert Wolman <[REDACTED]>; [REDACTED]; Gmax; Joy Speights <[REDACTED]>; Hart, Corey <[REDACTED]>  
Sent: Wed Sep 02 11:59:01 2009  
Subject: Coverage/Claim# 510037

Mr. Simoni:

We have received JS Helds estimate and have also evaluated your submission. Please note that Mr. Held's estimate as it relates to the real property damages amount to \$322, 033. 22. In addition to his report we have made the following adjustments to include:

Allowance for architect-\$20, 000

Allowance for project manager-\$45, 000

Allowance for permits and filing-\$5, 000

Window and skylight cleaning-\$1, 115. 00

General Cleaning-\$300

Carpet Cleaning-\$2, 000

This brings us to a total of \$395, 448. 22

Mr. Held consulted with the Engineer who made a recommendation on how to repair the elevator shaft and the staircase. Based on the scope the duration for the period of construction will take approximately 3 months. We can assist Ms. Maxwell with locating temporary housing during this time. We have agreed to honor the costs associated with the contents cleaning, but will need to verify and secure specific costs. We will also retain a fine arts expert to assist us with determining the damages associated with the artwork. To date your estimated cost associated with Ms. Maxwell's contents cleaning amounts to \$72, 707. 38

Please note that we will also honor the claim for additional living expenses and temporary housing for 3 months. Please note that we cover the increased cost associated with Ms. Maxwell's living expenses. As such, we will need a detailed breakdown of her current living expenses.

EFTA00769771

Unfortunately, the costs associated with the landscaping will not be covered as coverage is only triggered by air craft, fire, riot or civil commotion, vehicle, theft, vandalism or malicious mischief.

Also the cost incurred associated with the following will not be covered:

Goetz Fitzpatrick

Zaskorski & Notaro

Miller & Raved

Robert Silman

James McDonald

Richard Kahn

Emad Hanna

Richard Barnett

Filing/work permits

Architect Plans

Structural engineer

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Please note that the associated costs relate to loss preparation and civil issues. The insurance policy provides coverage for physical damage to covered property which our builder has addressed with his prepared estimate.