

**From:** Richard Kahn <[REDACTED]>  
**To:** Jeffrey Epstein <jeevacation@gmail.com>  
**Subject:** Fwd: LSJ Insurance  
**Date:** Tue, 07 Aug 2012 18:23:02 +0000  
**Attachments:** SKMBT\_C25312080115100.pdf

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When we spoke last week i was unclear of the direction you wanted me to take  
Please advise

**PLEASE NOTE EFFECTIVE JUNE 5TH MY CONTACT INFO WILL BE AS FOLLOWS:**

Richard Kahn  
HBRK Associates Inc.



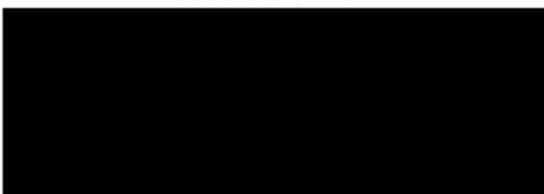
Begin forwarded message:

**From:** Richard Kahn <[REDACTED]>  
**Date:** August 1, 2012 4:27:00 PM EDT  
**To:** Jeffrey Epstein <jeevacation@gmail.com>  
**Subject:** LSJ Insurance

I spoke with Herb and after he had discussions with Chartis, our insurance carrier, he was only able to eliminate from the policy both the mechanical and generator buildings.  
This would decrease the annual premium from 325,000 to 215,234. He was unable to pick and choose other buildings to insure or not insure.  
We would still want to add a few of new structures (5 palms, new cottage, etc) which i estimate to cost approximately 15,000 (approximately 1.5% of value).  
Please advise on how to proceed.

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Richard Kahn  
HBRK Associates Inc.



Begin forwarded message:

**From:** [REDACTED]  
**Date:** August 1, 2012 3:10:43 PM EDT

To: [REDACTED]  
Subject: Message from KMBT\_C253  
Reply-To: [REDACTED]