



Risk Management Report

Prepared For:

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In Partnership With:

Bruce Gendelman Company Inc.
262-478-1000

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Thank You

Thank you for choosing AIG Private Client Group for your personal insurance.

We are pleased to provide you with this customized report summarizing the results of the recent visit to your home. This complimentary Risk Management Report, along with any other information which you and your broker may have, can help you and your independent insurance advisor develop a comprehensive protection program for your family and property. Private Client Group will keep the information on hand for future reference. However, this documentation and information is proprietary to Private Client Group and is intended to be used by Private Client Group in connection with its underwriting.

This report presents our detailed analysis and documentation of your property which may:

- Assist You in Preventing Loss
- Facilitate the Claim Settlement Process
- Protect the Investment You Have in Your Home

The structural features and interior décor of your home were documented, digital photographs were taken and the square footage was calculated to estimate the cost to replace the home. If you disagree with any of the information in the report please let us know so that we may consider further evaluation.

Additionally, your loss prevention measures were reviewed to ensure that you are receiving all applicable premium credits and have protection commensurate with the requirements of your lifestyle. If opportunities to minimize the potential for loss or damage to your property were identified, options are presented within the report. This report is not, however, intended to be a substitute for the knowledge which you should obtain from your routine inspection and maintenance of the property, and is not meant to imply that every possible adverse condition has been identified.

Please discuss the contents of this report with your independent insurance advisor. We encourage you to notify your insurance professional if you make any future alterations in order to keep your property adequately insured.

In the unfortunate event of a loss, contact your independent insurance advisor or our Claim Department directly at (888) 760-9195 or (866) 858-1472 (fax).

Thank you for insuring with Private Client Group.



Existing Protection

Current Risk Management Features and Practices

The following safety features were identified during our inspection and may minimize the potential for a loss to occur. As a result, you may qualify for a discounted premium via a specific premium credit. To find out if you qualify, please contact Bruce Gendelman Company Inc. 262-478-1000.

Features	Comments
Fire Alarm	Monitored Heat and Smoke Detectors
Burglar Alarm	Monitored Perimeter and Interior Protection
Signal Continuity	Back-up Alarm Communication
New House Credit	Home Constructed Within the Last 10 Years
Perimeter Gate	Automated Residential Gate



Proactive Protection

Proactive Measures to Protect Your Home

The following measures have been identified to help reduce the likelihood of a loss from occurring. The loss prevention solutions proposed are based on our knowledge of the most frequent causes of loss.

Required Actions:

The following actions are required as a condition for maintaining insurance with Private Client Group.

Equip Entrance Gate for Emergency Access

Although it enhances the security of your property, your entrance gate also creates an impediment for the fire department. To ensure that access to your home is not delayed in the event of an emergency, your fire department can offer advice on the preferred access options available. The following represent some of these options.

- Enable your fire detection system to open the gate when the alarm is activated
- Install a Knox box key system and give the fire department access to the system
- Equip the entry gate with a device that will open it when activated by a fire siren
- Provide the fire department with a specific gate code to access your property (subject to local FD regulations and capabilities)

In addition, the gate should be equipped with a means to open it manually in the event of a power failure.

Suggested Actions:

The following actions are provided as a suggestion to help you reduce the potential or severity of a loss.

Protection of Openings

Keeping wind out of your home during and after a hurricane is a significant step to reducing damage. Wind pressure and wind-borne debris can destroy windows, doors and garage doors during a hurricane, allowing water and wind to enter your home causing significant damage to the interior finishes and contents. Additionally, pressures that develop within the home can cause roof failures to occur resulting in total loss of the structure and contents.

Private Client Group suggests that all glazed openings, including windows, doors and garage doors (with glass openings) be fitted with an impact rated shutter system or replaced with large missile impact rated products. All other unglazed openings (including garage doors) should be protected with wind load rated products. Building codes vary by county, projected wind speeds, and proximity to the coastline so a licensed reputable contractor should be hired to ensure that shutter or window products meet impact and wind resistance standards. Products should meet ASTM E 1886 and 1996 or Miami-Dade TAS 201 and 203 windborne debris requirements and be labeled accordingly.

Proper preparation and installation of adequate storm protection will limit damage to your residence from wind, flying debris and extensive water damage.

Acceptable shutters include the following:

- Permanently installed, roll-down or accordion style hurricane shutters
- Pre-cut, pre-fit, fabric screen products that are impact rated
- Pre-cut, pre-drilled, pre-fastened, numbered, aluminum hurricane panels
- Replacement with a product engineered to comply with large missile impact resistance standards



Please notify your insurance advisor once the work is complete in order to apply for a premium credit on your homeowner's policy.

Expand Central Station Fire Alarm System

Although your home currently has a monitored fire alarm system, it is missing detection units in some vulnerable areas. The absence of these units could allow a fire to burn undetected hampering the fire department's ability to successfully suppress it. Early detection is critical to saving lives and property. To better protect your family, home, and valued possessions Private Client Group suggests that you enhance your detection system by installing heat detectors in the Garage.

Verify Central Station Monitoring

At the time of inspection the monitoring company for the central station fire and burglar alarm could not be determined. Private Client Group suggests that you obtain a certificate from your central station alarm company confirming that they are monitoring your system. The certificate should be sent to your broker or agent to ensure you are receiving appropriate premium credits.



Replacement Cost

The term 'replacement cost' refers to the cost of reconstructing the unique features of your home in today's marketplace using materials and design of similar quality. The replacement cost calculation includes appropriate fees for architectural services, permits, transportation of materials, labor and the contractors' overhead and profit in addition to the cost of materials. The estimate does not consider elements typically factored into your home's market value, such as land, landscaping, detached structures and the amenities available in your community.

The amount of insurance you purchase to protect your home should reflect the cost necessary to completely rebuild your home as it exists today - rather than the market value which is the price someone else is willing to pay to acquire it.

The replacement cost of your home takes into account the following factors:

- The intricacy of the home's floor plan
- The quality and craftsmanship of interior finishes
- The special features that are highlighted in the photographs in this report

Estimate of Your Home's Replacement Cost

Area	Sq.Ft	x	\$ / Sq.Ft.	=	Total
Living Area	10812	x	\$645.00	=	\$6,973,740.00
Attached Garage	1328	x	\$258.00	=	\$342,624.00
Covered Porches	3240	x	\$206.00	=	\$667,440.00
Aggregated Cost/Sq. Ft	15380		\$519.10		
Total Estimated Replacement Cost					\$7,983,804.00
Rounded Total					\$7,984,000



Replacement Cost of Other Structures and Hardscape*

Structure/Hardscape	Replacement Cost
Driveway and walks	\$75,000.00
Pool and Spa	\$285,000.00
Fencing	\$32,000.00
Automatic Gate and Perimeter Walls	\$80,000.00
Fountain	\$12,500.00
Total:	\$484,500.00

*Hardscape refers to decorative elements of your property that are not physically attached to your main home such as driveways, stone walls, water features, walkways, gates, patios and arbors – but does not include living plants (landscaping). The replacement cost of some hardscape may have been estimated separately while the remainder has been grouped under a generic heading. You and your insurance advisor should consider this list as well as your other insurable interests when determining the appropriate amount of coverage for your property.



Your Home and Property

During our visit, we documented the architectural and decorative features that distinguish your home and any additional structures on your property. This information is maintained as a helpful reference to assist you in the event of a claim.

Description of Your Home

The Heletz residence located in Longwood, Florida was built in 2008. The house is constructed of stone and stucco over masonry and frame. The roof configuration is hip with a clay barrel roof cover. Windows include casement and custom shape. Attached structures include garages, open porches, an outdoor kitchen and an outdoor fireplace.

The interior features of the home consist of sheetrock walls with custom paint, wallpaper, mirror and mural painting. Flooring featured in the home includes alternating dark and light polished marble, hardwood and carpeting. Trim found throughout the home includes ceiling trim, crown molding and wood baseboards. Lighting in the home is recessed, ceiling fans, sconces, and chandeliers. The interior and exterior doors include glass panel, solid wood with Fusion hardware.

The features in the kitchen include custom wood cabinets with granite countertops and upgraded appliances including Fisher & Paykel, Dacor and Sub-Zero brands. Bathroom features consist of glass tile, glazed tile and hardwood floors, custom solid wood vanities, marble countertops, and marble shower enclosures.

Additional features of the home include custom ceilings, stunning 30' golden travertine gothic arches – complete with matching columns, custom built-ins in various rooms, closet built-ins, a regal fireplace that stands from floor to ceiling with matching Roman sentries lining on each side in the formal living room, a large stone fireplace in the great room, wet bars, a butler's pantry, a billiard room with elaborate hand carved wood ceiling, padded walls covering and built-in wall televisions, a media room, laundry rooms with built-ins, hand-crafted wrought iron banisters, audio surround sound speakers and equipment, Creston system, a wine cellar with custom racks, custom window treatments, an elevator and central alarms system, including security cameras.

Exterior features include an in-ground pool with a spa and rock fountain, glazed stone patio, perimeter fencing, stucco masonry retaining walls and security gate and stone paved driveway.



Front Elevation



Front Entry

Nisim Heletz

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Left Side Elevation



Rear Elevation

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Right Side Elevation



Foyer

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Entry Hall



Living Room



Dining Room



Family Room

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Kitchen



Breakfast Nook



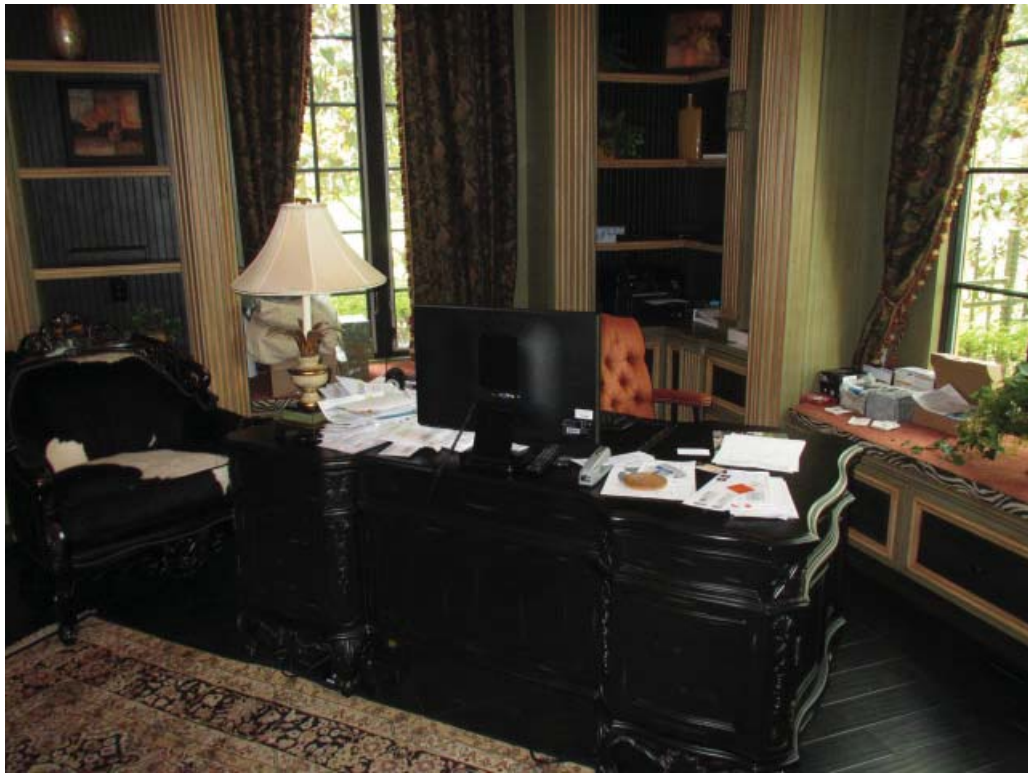
Home Theater



Home Theater

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Office



Game Room

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Wet Bar



Powder Room



Powder Room



Master Suite

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Master Bathroom



Master Bathroom



Wine Room



Main Stairway



Garage Interior



In-Ground Pool

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In-Ground Pool



Fountain

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Entry Gates



Superior Claims Service

Taking Swift Action

- We respond to all new losses on the same day of report. Of course, claims specialists are always available 24 hours a day, seven days a week.
- If you face an immediate crisis, you will be contacted within one hour, regardless of time of day.
- Property damage is inspected within 48 hours of initial report.
- Payment of first-party claims will be made within 48 hours following satisfactory documentation of loss and agreement on damages.
- If a sentimental item is lost or stolen, we try to recover the item even after you've received settlement.

Safety Tips

In the event of a fire:

- Exit the residence immediately
- Notify the fire department
- Do not attempt to re-enter the building
- Do not attempt to clean any smoke damage
- Do not disturb the area in which the fire may have started

In the event of water intrusion:

- Shut off the main water valve
- Do not touch electrical appliances
- Contact your plumber
- Remove valuable objects from harm's way
- Protect carpeting or floors with buckets and tarps

To report a claim, contact your independent insurance advisor Bruce Gendelman Company Inc. at 262-478-1000

For immediate assistance, contact us at (888) 760-9195; (866) 858-1472 (fax)
Assistance for US-based clients travelling abroad: +1 (302) 482-6000



Your Risk Management Specialist

Kevin Walsh

Kevin Walsh began his career in the insurance industry with State Auto Insurance while attending college at Capital University in Columbus, Ohio. After receiving a Bachelor of Arts in Accounting in 1996, Kevin began working for Chubb Insurance Company as a Property Claims Adjuster in Southeast Florida specializing in claims from \$250,000 to \$5,000,000.

After working for Chubb, Kevin spent several years working in both Residential and Commercial construction specializing in high-value new construction and renovation projects. He also has extensive background in insurance restoration construction.

In May 2012, Kevin brought his years of construction expertise and claims handling to AIG Private Client Group. Kevin works as a Risk Management Specialist in the Florida region, specializing in wind and flood risk analysis.