



Hills Adjustment Bureau, Inc.
 1400 Wantagh Ave., Suite 203
 Wantagh, N.Y. 11793

TELEPHONE: (516) 785-9800
 FAX: (516) 785-0800
 e-mail: hillsab@optonline.net
 website: hillsadjusters.com

NEIL S. LEVY, R.P.A.

December 19, 2014

MARC G. ROSENTHAL

[Handwritten signature]
 CERTIFIED MAIL
 RETURN RECEIPT REQUESTED

NY City Environmental Protection
 59-17 Junction Blvd.
 Flushing, NY 11373
 Attn: Legal Dept.

RE: Insured: Sees Kumar & Gian Kaur
 Policy #: 720023354
 Claim #: 7200032
 Location: 24-21 24th St. Astoria
 Date of Loss: 12/13/14
 Our file #: P412-166

To Whom It May Concern:

Please note the above captioned. We are the authorized claims representatives of the Associated Mutual Insurance Co., building insurance carrier for the above captioned insured/location.

We are assigned to investigate damage due to a water main break listed above causing severe damage to our insured's premises. Investigation is being performed as to coverage, liability and insurable damages under the terms of the policy.

This is a formal notice of subrogation claim on behalf of the Associated Mutual Insurance Co. and its insured. Associated Mutual Insurance Co. will hold the City of NY Dept. of Environmental Protection responsible for any insurable damages sustained under the terms of the policy.

This letter is being forwarded to meet legal requirements as to notice of claim. We would appreciate your acknowledgement of this matter.

Very truly yours,

Marc G. Rosenthal
 Hills Adjustment Bureau, Inc.
 (OVER)

MGR:pw



LICENSED ADJUSTERS



Page 2

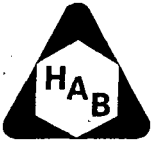
Our file #: P412-166

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

CC: NY City Environmental Protection
59-17 Junction Blvd.
Flushing, NY 11373
Attn: Legal Dept. via regular mail

CC: Associated Mutual Insurance Co.

CC: Sees Kumar & Gian Kaur
24-24 24 st.
Astoria, NY 11102



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December 19, 2014

MARC G. ROSENTHAL

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Balkin Sewer & Water Main Services
130-01 Jamaica Ave.
Richmond Hill, NY 11418

RE: Insured: Sees Kumar & Gian Kaur
Insured location: 24-21 24th St. Astoria
Type: water damage
Policy #: 720023354
Claim #: 7200032
Date of Loss: 12/13/14
Our file #: P412-166

Gentlemen:

Please note the above captioned. We are the authorized claims representatives of the Associated Mutual Insurance Co. insurance carrier for the above captioned insured location. We are presently investigating a severe water damage incident as to coverage, liability and insurable damages under the terms of the policy.

Our preliminary investigation reveals that the damage may be the result of the negligent operation and progress of your firm in the installation of a water main to our insured's premises.

This is a formal notice of subrogation claim on behalf of the Associated Mutual Insurance Co. and its insured. It is suggested that this notice be forwarded to your insurance carrier immediately. Should any party wish to contact the undersigned he may be contacted at the above or at cell phone #516-924-3433.

The Associated Mutual Insurance Co. will hold your firm responsible for any insurable damages sustained under the terms of the policy based on our investigation.

Very truly yours,

Marc G. Rosenthal
Hills Adjustment Bureau, Inc.
(OVER)

MGR:pw



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Page 2

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CC: Associated Mutual Insurance Co.

CC: Sees Kumar & Gian Kaur
24 21 24th St.
Astoria, NY 11102

CC: Balkin Sewer & Water Main Service - via regular mail

CC: NY City Environmental Protection - Certified Letter
59-17 Junction Blvd.
Flushing, NY 11373
Attn: Legal Dept.