

January 9, 2008

Scottish & York Insurance Company
2206 Eglinton Avenue East
Scarborough, Ontario M1L 4S8

Attention: Mr. Igal Mayer, President & CEO - AVIVA

Tele: 1-800-266-7315

Dear Mr. Mayer:

Re: Policy for House & Cottage P40088686HAB

This letter is with reference to a claim I incurred at my cottage in Gravenhurst, Ontario.

A flood occurred due to a burst in a rubber hose which supplied water to our Kenmore Dishwasher.

Our onsite neighbor and maintenance contact, Mr. Len Barnes, took the necessary steps to shut off the water and called Gravenhurst Plumbing to ascertain the cause of the leak. Gravenhurst Plumbing subsequently repaired the leak by replacing a new water hose attachment to the dishwasher.

The claim was phoned into your office at approximately 5:00 p.m. on December 24th, 2007.

Your contact person, Mr. Danielle, took the information pertaining to this occurrence.

Within 45 minutes I received a phone call from Mr. Jeff Klinkman, Branch Manager of Crawford & Co. representing your claims adjuster for the Muskoka area.

Notwithstanding it was Christmas Eve, Mr. Klinkman arranged to meet with me on December 24th at 9:00 p.m. to review the damage, take a written report, and had subsequently contracted Disaster Kleenup Canada to take the necessary steps to clean up the "mess".

Our neighbor and maintenance contact, Mr. Lenny Barnes, had removed a lot of the water which was soaked into the carpets through a vac pump which he had available in his residence.

We subsequently received a phone call from Mr. Mark Augustine, around 19:00 p.m. Christmas Eve, indicating his crew was prepared to come in immediately to remove the carpets. I suggested it was Christmas Eve and to let his employees enjoy their holiday and if they could come in on Christmas Day, that would be more than acceptable.

Mr. Augustine arranged for his emergency crew to o at our cottage 9:00 a.m. Christmas Day where they removed the carpets under padding and installed the necessary machinery in the form of heaters and dehumidifiers to clean up the excess water damage and carry on with the necessary repairs that was caused by the flooding.

Your have an excellent organization and the follow up of your teams and adjusting division deserves to be commended in the manner in which this claim was processed.

Yours truly,



Sol Mednick

SM/mm

Cc Total Cleaning & Restoration Of Muskoka
11 Gray Road
Bracebridge, Ontario FIL 1P8
Bus: 705-645-7658
Attention: Mr. Mark Augustine

Crawford & Company
4-12 High Street
Huntsville, Ontario PIH 1H9
Attention: Jeff Klinkman