

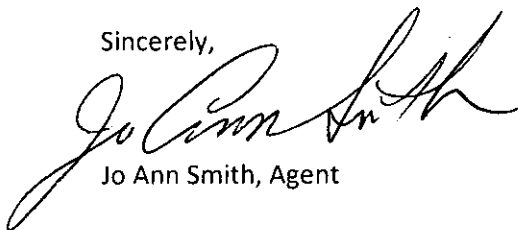


03/24/2011

To Whom it May Concern,

Dennis Slater contacted me regarding the Insurance on the Docks at Grasse Point. He asked if I could contact the Town of Webb and find out what their policy is covering. I contacted Robert Moore the Supervisor and he sent me a copy of the insurance . The Policy has added Beaver river Property Association on the General Liability portion in the amount of 1,000,000 and Also the Umbrella in the amount of 10,000,000. The Association is named on the policy as a additional Insured. (This means the Towns insurance is covering the Association for Bodily Injury that may occur as a result of the Docks . It also states that this will only be covered as long there is no charge for use of the docks and all members are volunteers. Anyone using the docks that does get injured would need to prove the Association negligent . I hope this eases everyones mind regarding the dock's. If anyone should want to discuss this with me personally please feel free to contact me.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jo Ann Smith".

Jo Ann Smith, Agent

Also Beaver River Property Owner