

**From:** [Craig, Janet](#)  
**To:** ["Lynne Freedman"](#)  
**Cc:** ["Eliot Ivan Bernstein"](#); ["Judi Harden"](#)  
**Subject:** RE: Application & Invoice for Lexington Homeowners Policy & Tower Hill Preferred Flood Insurance Proposal  
**Date:** Friday, February 1, 2013 1:28:12 PM  
**Attachments:** [Bernstein Fam Realty Ins Application.pdf](#)

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Lynne,

Attached please find a copy of the paperwork required to put these insurance policies in place. I have also included copies of the two requested checks.

These are bank checks and guaranteed good funds.

The entire package is going out, in the mail, to your attention today.

Have a good weekend.

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: [Janet.Craig@opco.com](mailto:Janet.Craig@opco.com)

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**From:** Lynne Freedman [<mailto:lynne@masseyclarkfischer.com>]  
**Sent:** Thursday, January 31, 2013 3:08 PM  
**To:** Craig, Janet  
**Cc:** 'Eliot Ivan Bernstein'; Judi Harden  
**Subject:** RE: Application & Invoice for Lexington Homeowners Policy & Tower Hill Preferred Flood Insurance Proposal

Hi Janet!

Per our conversation, I understand that you are just going to be the signatory on the application and Eliot will have to answer all of the questions on the application.

Once I get all back including the check, I will request that the coverage be bound.

Thank you.

Please note we are a FULL SERVICE Agency and we can provide Life, Health, Disability, Long Term Care, Bonds, Auto, Home, Flood, complete Business Insurance coverages including Property/Liability/Auto/Workers Compensation, 401(k) Retirement Plans and Employee Group Health/Dental/Life. Please let us know if we can show you any of these other plans we offer.

Lynne Freedman

Marketing

Massey,Clark, Fischer, Inc.  
Insurance & Financial Services  
Since 1958

Phone: (561) 478-1660  
Direct Phone: (561) 296-3761  
Direct Fax: (561) 296-5210  
Email: [lynne@masseyclarkfischer.com](mailto:lynne@masseyclarkfischer.com)  
Address: 400 Executive Center Drive., Ste. 205  
West Palm Beach, FL 33401

Visit our virtual insurance office at [www.masseyclarkfischer.com](http://www.masseyclarkfischer.com).

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**From:** Craig, Janet [<mailto:Janet.Craig@opco.com>]  
**Sent:** Thursday, January 31, 2013 2:48 PM  
**To:** 'Lynne Freedman'  
**Cc:** 'Eliot Ivan Bernstein ([iviewit@gmail.com](mailto:iviewit@gmail.com))'  
**Subject:** RE: Application & Invoice for Lexington Homeowners Policy & Tower Hill Preferred Flood Insurance Proposal

Thank you Lynne,

I've signed the application and other forms and should get them back to you, with two checks, next week.

If there are questions on the application and form that you need completed, please contact Eliot Bernstein for those answers. My role is purely financial.

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: [Janet.Craig@opco.com](mailto:Janet.Craig@opco.com)

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**From:** Lynne Freedman [<mailto:lynne@masseyclarkfischer.com>]  
**Sent:** Thursday, January 31, 2013 1:53 PM  
**To:** Craig, Janet  
**Subject:** FW: Application & Invoice for Lexington Homeowners Policy & Tower Hill Preferred Flood Insurance Proposal

Janet,

Please read below and view the attached per Eliot Bernstein's request.

Thank you.

Please note we are a FULL SERVICE Agency and we can provide Life, Health, Disability, Long Term Care, Bonds, Auto, Home, Flood, complete Business Insurance coverages including Property/Liability/Auto/Workers Compensation, 401(k) Retirement Plans and Employee Group Health/Dental/Life. Please let us know if we can show you any of these other plans we offer.

Lynne Freedman  
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**From:** Lynne Freedman [<mailto:lynne@masseyclarkfischer.com>]  
**Sent:** Thursday, January 31, 2013 1:28 PM  
**To:** 'iviewit@iviewit.tv'  
**Cc:** 'janet.craig@apco.com'; Judi Harden ([judi@masseyclarkfischer.com](mailto:judi@masseyclarkfischer.com))  
**Subject:** Application & Invoice for Lexington Homeowners Policy & Tower Hill Preferred Flood Insurance Proposal

Hi Eliot!

Please read, complete, sign and return pages 2, 3, 4, 5, 6, 7, 8, and 9 of the attached application where indicated along with a check made payable to Massey, Clark, Fischer Inc. for \$8,387.79. Once I receive all, I will request that you coverage be bound.

Also attached is a Tower Hill Preferred Flood Insurance Proposal. I will need a check made payable to Tower Hill Preferred Insurance Company for \$412. Your coverage would take effect after a 30 day waiting period from the time we receive your check as per the FEMA guidelines.

Should you have any questions, I will be in the office for the rest of today and will return on Tuesday, Feb. 5<sup>th</sup>.

Thank you.

Please note we are a FULL SERVICE Agency and we can provide Life, Health, Disability, Long Term

Care, Bonds, Auto, Home, Flood, complete Business Insurance coverages including Property/Liability/Auto/Workers Compensation, 401(k) Retirement Plans and Employee Group Health/Dental/Life. Please let us know if we can show you any of these other plans we offer.

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