

*From the Desk Of  
Michelle E. Joyce  
104 Gifford Avenue  
Jersey City, NJ, 07304*

November 3, 2011

Mr. & Mrs. Reynolds  
110 Gifford Avenue  
Jersey City, NJ, 07304

**Via: Certified Mail, Return Receipt Requested & USPS Certificate of Mailing**

Dear Mr. & Mrs. Reynolds:

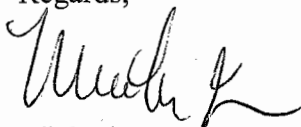
On October 29, 2011 the snow storm, winds, etc. caused several trees on your property located at 110 Gifford Avenue, Jersey City, NJ, 07304 to fall into my home located at 104 Gifford Avenue, Jersey City, New Jersey, 07304. This has caused damage to my home which includes but it not limited to dents, cracking and scraping of the exterior paint, etc. I am not able to determine at this time the full extent of the damage as your tree still line my driveway and are still lying against my home.

On October 30, 2011 I asked for you to inform your insurance carrier as this damage was caused by trees that are on your property. Your insurance company needs to send out an adjustor immediately to the property to asses the area, a tree removal company needs to be hired to remove the trees on my property and on my home, and the damage to my home as mentioned above and what I cannot see (due to the fact that trees are still lying on it) needs to be repaired immediately.

Please notify your insurance carrier that if they do not address this immediately I am prepared to file a lawsuit in Hudson County Court against you to pursue any and all legal remedies available to me by law.

Additionally allow this to serve as formal notice that the trees on your property should be trimmed and pruned so that they do not hang on my property.

Regards,



Michelle Joyce

Cc: John Johnson, Attorney at Law

**Subject:** Re: Chubb claim #047511053816  
**From:** bortiz@chubb.com  
**Date:** Wed, 9 Nov 2011 12:55:54 -0500  
**To:** Peggy Reynolds <peggyPERviola@aol.com>

Dear Ms. Reynolds:

Thank you so much for the photos. They are very helpful. I called the claimant and left a message with adult female requesting a return call. I will be advising her to pursue her claim under her own policy. I see no liability on your part.

The tree appears to have been very healthy on the date of loss.

Sincerely,

Barbara Semack Ortiz  
Casualty Adjuster  
(800) 252-4670, ext. 4242  
(757) 233-3496 - Fax  
bortiz@chubb.com  
ecsc.casualty.claims@chubb.com

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Peggy Reynolds ---11/09/2011 11:28:00 AM---Please click on this link <<http://pegsturn.ar88.net/PegsPix/Tree%20Damage%20104%20Gifford%2010-31-1>>

**From:** Peggy Reynolds <peggyPERviola@aol.com>  
**To:** "B. Ortiz" <bortiz@chubb.com>  
**Cc:** Al Klase <al@ar88.net>  
**Date:** 11/09/2011 11:28 AM  
**Subject:** Chubb claim #047511053816

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Please click on [this link](#) for pictures of tree damage re: 110 Gifford and 104 Gifford

Pictures numbered 2359 through 2364 were taken today (11/9/11). The remainder were

taken on 10/31/11.

Please note, this on-line photo album is the fastest and easiest way to get the pictures to you. However, the picture files do not have all the property details, like date taken, etc. If you need more detailed files, please let me know.

Thanks for your help

Peggy Reynolds  
110 Gifford Ave  
Jersey City, NJ 07304  
201 435 5447

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No virus found in this message.

Checked by AVG - [www.avg.com](http://www.avg.com)

Version: 2012.0.1869 / Virus Database: 2092/4606 - Release Date: 11/09/11