

Herkimer Housing Authority MID-TOWN APARTMENTS

315 North Prospect Street Herkimer, New York 13350



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December 22, 2014

Basloe, Levin & Cuccaro Adjuster's International 126 Business Park Drive Utica, NY 13502

Dear Sirs:

On June 28, 2013 the Herkimer Housing Authority was devastated by a "100 year flood". The total damage of over \$750,000 was traumatic to not only the staff and operators, but to over 80 residents who reside at Mid-Town Apartments. The entire suite of offices were wiped out along with all the mechanicals and two elevators.

With only minimal flood insurance and resources, Adjusters International/Basloe, Levin & Cuccaro helped us cope with the tragedy, especially Richard Smith who assisted us with applications to FEMA. Mr. Smith also worked closely with our insurance adjustors and carefully reviewed our policy which resulted in not only receiving full flood coverage dollars, but we were able to secure additional dollars of marine coverage for sewer backup. Also, a complete inventory and replacement dollar amounts were compiled by their staff members which was extremely helpful when FEMA applications were submitted.

Without any reservations, I would strongly recommend your services, and welcome anyone to contact me personally if they should have any questions.

Very truly yours,

Richard M. Dowe Executive Director