



225 SARATOGA ROAD
HONOLULU, HAWAII 96813
PH. 923-6762 FAX 924-7009



Pieces of Eight
EXECUTIVE OFFICES
250 LEWERS STREET
HONOLULU, HAWAII 96815
PH. 923-6646 FAX 924-7009



484 KUHIO HIGHWAY
KAPAA, HAWAII 96746
PH. 822-7491 FAX 822-2772

RESTAURANTS

SINCE 1957

February 10, 1994

BART CAHOON
President

Mr. Drew Lucurell
Adjusters International
305 East Pine Street
Seattle, WA 98122

Dear Drew,

I wish to thank you for your help over the past year regarding my problems in collecting Business Interruption Insurance.

Shortly after Hurricane Iniki on Kauai I met with my insurance company's adjuster who told me, "no problems", that I would be fully covered regarding damages, spoilage, and B.I. wages for key employees. The company processed my damages claim but stated that because of their interpretation of my financial statement I was not owed anything for business interruption!

I was quite surprised at their position but quickly learned that Insurance Companies usually deny the claim and do not wish to pay.

I was referred to you by my Landlord, who was using your services to interpret his shopping center claims, and am thankful for his introduction.

Your knowledge and understanding of the policies enabled me to collect what was owed, some \$150,000.00, and this money enabled me to reopen my business on Kauai.

Your explanation of co-insurance penalty, agreed amount of endorsement, and potential damage protection have proven valuable when writing new policies.

Thanks again for your help and information. I would highly recommend you and your company to any businessman faced with an adjustment problem.

Sincerely,

Bart Cahoon
Bart Cahoon
President
MACA INC.
GINGERISLE CORP.