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Title: **Avalon's New York office working remotely from home**

In the aftermath of Hurricane Sandy, it has become clear just how devastating this storm was to New York, New Jersey and beyond. As the community works to rebuild, we hope this email finds you and your loved ones safe. Our thoughts remain with those who have been personally impacted.

As we advised in our previous special Quest Oct. 30, Avalon's New York staff is safe and sound. At this time, they do continue to work from their homes due to the flooding of our lower Manhattan office. Debris removal and repairs to the building's electrical, heating, communications and elevator systems are under way. We are hopeful that the building will reopen in approximately 1½ weeks. In the interim, you may contact any of our Avalon New York representatives as you normally would, by either calling their direct line or by emailing them. For your convenience, their contact details are provided below. Additionally, claims may always be reported by contacting one of our representatives or by emailing claims@avalonrisk.com.

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During this time, If you need to send any packages to our New York office, please address them to the attention of Susie King in our corporate office.

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If we can assist you in any way, please do not hesitate to contact us. We appreciate your business.

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