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February 4th, 2003

John Doe
Jackson Brown Insurance
XXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXX

RE: Construction Company, Inc.

Dear Jackson ,

First, let me say how excited we are to be able to provide a solution for Jackson Brown Insurance and your insured, Construction Company, Inc., that will address the need for Indoor Air Quality (IAQ) management and training as well provide them the necessary tools to meet part of the underwriting guidelines to secure mold insurance coverage.

The following outlines the features, benefits and content of our solutions along with the estimated costs. It is important to note that this quote includes a discounted rate available only to Jackson Brown Insurance and the referenced Construction Company, Inc.

Training: The IAQ seminar is a one-day engagement that meets the “training” component of the underwriting guidelines for CPL coverage without microbial exclusions. This seminar is based on the EPA Learning Module, “Introduction to Indoor Air Quality” and examples of what will be taught are:

- Environmental factors affecting indoor air quality
- Principles of toxicology and mold
- Classification of indoor air contaminants and mold identification
- Principals of controlling water intrusion
- Mold/Water remediation strategies
- Expected standard of care of building occupants

Each attendee will receive an Mold Awareness Manual complete with checklist and best practices as well as certification as a MAS –Mold Awareness Specialist, through the National Registry of Environmental Professionals

Based on the information provided us, ESS estimates that the minimum requirement will be the training of five (5) people. We would accomplish this by providing a “coupon” for our open certification seminars held across the country, or by arranging an instructor lead Internet class or a combination they’re of. This one day training class includes the exam, MAS certification and all course materials. Travel costs (if applicable) are the responsibility of the insured.

Software: The IAQ manager Software is designed to provide users and management an easy to use tool for tracking and responding to a variety of IAQ issues – including mold identification and complaints. Proper use of IAQ manager will enable the Construction Company, Inc. to recognize patterns and take corrective actions before potential losses multiply. Features of the software include:

Document and benchmark a building's current air quality condition.
Track actions taken to solve water problems.
Access a up to date water/mold resource center.
Print forms and profiles for easy recording of data during an investigation.
Create and edit an unlimited number of Job profiles.
Many forms are included for comprehensive record gathering.
A variety of reports are available to help track patterns and resolve problems.
Simple tool bars and pick lists make the system easy to use.

Based on the information provided, ESS estimates a total of one (1) single user software licenses will be needed. Each license includes one (1) year of technical support and any upgrades during that year to the IAQ Manager product.

Total Cost of Training, Certification, Software and Support: \$2,970.00

I look forward to working with you and your insured in providing this comprehensive solution. Should you have any question, please feel free to contact me direct.

Sincerely,
Environmental Support Solutions

Brian Mcfarland
IAQ Vertical Director

Acceptance: I hereby agree to the terms set forth above and authorize Environmental Support Solutions to proceed.

Signature & Date

Name & Title