



Fireman's Fund Insurance Companies
1 Chase Manhattan Plaza
37th Floor
New York, NY 10005-1423
www.firemansfund.com

Oct. 31, 2008

Walter Reed, Fire Chief
Coral Gables Fire Department
2815 Salzedo Street
Coral Gables, FL 33134

Re: Firemans Fund Insurance Company - Heritage Rewards Grant

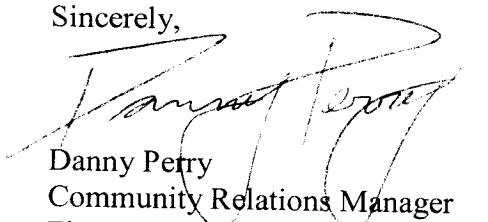
Dear Chief Reed:

We are happy to announce that USI Insurance Services of Florida would like to direct a grant as part of the Heritage Program at Fireman's Fund to the Coral Gables Fire Department in the amount of \$5,875. These funds are to be used in the manner described in your grant application that needs to be submitted, and in that manner only.

Through the Heritage Program, Fireman's Fund Insurance Company and its network of independent agents awards grants to fire departments and fire/burn prevention organizations across the country. USI Insurance Services identified the Coral Gables Fire Department as a grant recipient.

On behalf of USI Insurance Services and Fireman's Fund Insurance Company, we thank you and your department for all you do to keep the community safe. We look forward to working with you and your department.

Sincerely,



Danny Petry
Community Relations Manager
Fireman's Fund Insurance Company
(212) 524-7892