

C. Ava Marshall MSS, ACSW, LCSW

★ Psychotherapy & General Counselling ★ Custody/Visitation Evaluation & Counselling ★ Addictions Evaluation & Counselling

March 11, 2013

Keith M. Brown, Property Claims
Chubb Group of Insurance Companies
600 Independence Parkway
PO Box 4700
Chesapeake, VA 23327-4700

Dear Keith:

I have been promising myself to write this letter for some time and regret that it has taken me this long to extend my thanks and appreciation for making my house beautiful again after Hurricane Sandy...also for the excellence of your work.

I can't seem to find words to express how rewarding it was to deal with both you and Gary Gardener. Both of you are true professionals, the best definition being "individuals that deliver the goods!" You were prompt, honest, reliable, did what you said you'd do, showed up when you said you'd be there, along with a longer list of admirable qualities. Homeowners like me just-about-almost-never encounter your kind of service! Sometimes, we even stop expecting it, believing that it no longer exists!

It was a genuine pleasure dealing with you in a situation that produced a huge amount of anxiety for me. I've never experienced even basic major household repairs in over thirty years of living here or used my homeowners insurance for anything other than, years ago, a garage opener. But in this sudden, unpredictable catastrophe, I worried about everything, especially structural matters related to that huge tree on the roof. After that, I really worried, too, about who could match the 100-year-old cedar logs, and who would really be able to fix a house as unique as this one. But you both came through with flying colors.

Dealing with you, and later with Gary, allayed my fears. I always felt in good and caring hands. Gary and his helpers were terrific, working quickly and well; taking pride in their work as well as doing a miraculous clean up. The roof now looks fantastic!

I hope both of you continue to be the kind of credit you are to your companies and professions and to please and pleasantly surprise clients. I hope you will never be disheartened about people and never fail to realize and be proud of the excellence of your work and how very much it means to people, especially in emergency situations.

I am also awfully glad that some thirty odd years ago, we chose Chubb. There couldn't be a better insurance company and they should be very proud of you and never hesitate to recommend Mr. Gardener to anyone.

Very best and sincere good wishes,

C. Ava Marshall/tc

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CAM/tc

cc: Gary F. Gardener ✓