

IN THE CIRCUIT COURT OF THE 11TH
JUDICIAL CIRCUIT IN AND FOR
MIAMI-DADE COUNTY, FLORIDA

COMPLEX BUSINESS LITIGATION
DIVISION

In re:

CRYSTAL CRUISES LLC, a California
limited liability company,

Case No. 2022-002742-CA-01
Lead Case

CRYSTAL HOLDINGS U.S., LLC, a
Delaware limited liability company,

Case No. 2022-002757-CA-01

CRYSTAL AIRCRUISES, LLC, a Florida
limited liability company, and

Case No. 2022-002758-CA-01

Assignors,
To:

(Jointly Administered Cases)

MARK C. HEALY,

Assignee.

_____ /

ASSIGNEE'S NINETEENTH OMNIBUS OBJECTION TO CLAIMS

THIS IS AN OBJECTION TO YOUR CLAIM. THE ASSIGNEE IS ASKING THE COURT TO MODIFY OR DISALLOW THE CLAIM THAT YOU FILED IN THIS ASSIGNMENT FOR THE BENEFIT OF CREDITORS CASE. CLAIMANTS RECEIVING THIS OBJECTION SHOULD LOCATE THEIR NAMES AND CLAIMS ON EXHIBIT 1 TO THIS OBJECTION.

YOU SHOULD IMMEDIATELY CONTACT THE ASSIGNEE'S OFFICE AT CRYSTALCLAIMSOBJ@MOECKER-CRYSTAL.COM TO RESOLVE THE DISPUTE. IF YOU DO NOT CONTACT THE ASSIGNEE'S OFFICE WITHIN 21 DAYS OF SERVICE OF THIS OBJECTION, THE ASSIGNEE AND THE COURT WILL PRESUME THAT YOU DO NOT OPPOSE THE OBJECTION TO YOUR CLAIM, AND YOUR CLAIM MAY BE DISALLOWED OR MODIFIED WITHOUT FURTHER NOTICE OR A HEARING.

Mark C. Healy (the “Assignee”), solely in his capacity as the Assignee for the benefit of creditors of Crystal Cruises LLC, Crystal Holdings U.S. LLC, and Crystal AirCruises LLC (collectively, the “Assignors”), files this omnibus objection to claims (the “Objection”), and in support thereof, states as follows:

BACKGROUND

1. On February 10, 2022, the Assignors executed and delivered, and the Assignee accepted, irrevocable assignments for the benefit of creditors to the Assignee (collectively, the “Assignments”). On February 11, 2022 (the “Petition Date”), a *Petition Commencing Assignment for the Benefit of Creditors* was filed by the Assignee for each of the Assignors, thereby commencing the following assignment for the benefit of creditors cases pursuant to Chapter 727 of the Florida Statutes, in this Court: *In re Crystal Cruises LLC*, Case No. 2022-002742-CA-01, *In re Crystal Holdings U.S. LLC*, Case No. 2022-002757-CA-01, and *In re Crystal Aircruises LLC*, Case No. 2022-002758-CA-01 (collectively, the “Assignment Cases”). On March 3, 2022, the Court entered orders in each of the Assignment Cases consolidating and jointly administering the Assignment Cases for procedural purposes.

RELIEF REQUESTED

2. Section 727.108(10) of the Florida Statutes provides that the Assignee shall “[e]xamine the validity and priority of all claims against the estate.” Furthermore, section 727.113(1) of the Florida Statutes provides that the Assignee “may file with the court an objection to a claim ...”

3. Section 727.109(4) of the Florida Statutes provides that the Court shall have the power to “allow or disallow claims against the estate and determine their priority ...”

4. The Assignee has examined the proofs of claim identified on **Exhibit 1**, and any documentation provided supporting such claims, and has determined that such claims should be modified or disallowed for the reasons set forth on **Exhibit 1**.

5. Accordingly, the Assignee files this Objection seeking to modify or disallow claims as set forth on the attached **Exhibit 1**.

PROCEDURES FOR CONSUMER AND EMPLOYEE CLAIMS OBJECTIONS

6. On February 28, 2023, the Court entered an order approving procedures for filing and resolving objections to consumer and employee claims in the Assignment Cases (the “Claims Procedure Order”).

7. Pursuant to the Claims Procedure Order, if a claimant disputes this Objection to their claim, then within 21 days of service of this Objection, such claimant must contact the Assignee via email at crystalclaimsobj@moecker-crystal.com to attempt to resolve the dispute. If a claimant fails to contact the Assignee within the required time period, the Assignee and the Court will presume that such claimant does not oppose the relief requested in this Objection, and the Assignee may submit an order to the Court sustaining this Objection as it relates to such claimant without any further notice or hearing. Upon entry, the Assignee will serve such order upon the subject claimant via email or, if the Assignee does not have an email address for the subject claimant, via U.S. Mail.

8. Pursuant to the Claims Procedure Order, if a claimant contacts the Assignee within the required time period, and thereafter, the Assignee determines that the Assignee and the claimant are unable to resolve the dispute, the Assignee may file a Notice of Impasse with the Court identifying the unresolved claim. The Notice of Impasse will be served by the Assignee on

the subject claimant via email or, if the Assignee does not have an email address for the subject claimant, via U.S. Mail.

9. Pursuant to the Claims Procedure Order, following the filing of a Notice of Impasse by the Assignee, the claimant must file with the Court a written response to this Objection within 21 days (a “Response”). If the claimant fails to file the Response with the Court within the required 21-day period, the Assignee and the Court will presume that such claimant does not oppose the relief requested in this Objection, and the Assignee may submit an order to the Court sustaining this Objection as it relates to such claimant without any further notice or hearing. Upon entry, the Assignee will serve such order upon the subject claimant via email or, if the Assignee does not have an email address for the subject claimant, via U.S. Mail.

10. Pursuant to the Claims Procedure Order, a Response must be timely filed with the Court and include:

- a. a statement setting forth the particular Objection (*e.g.*, the Assignee’s *First* Omnibus Objection to Claims or the Assignee’s *Fifth* Omnibus Objection to Claims) and the particular claim(s) to which the Response is directed, including the claim number;
- b. a concise statement setting forth the reasons why the Court should not grant the Objection with respect to such claim, including the factual and legal bases upon which the claimant relies in opposing the Objection;
- c. a copy of any other documentation or other evidence of the claim, to the extent not already included with the claim, upon which the claimant will rely in opposing the Objection, provided that confidential, proprietary, or otherwise protected information should not be publicly filed with the Court, but the existence of such information should be disclosed to counsel for the Assignee; and
- d. the name, address, telephone number, and email address of the responding claimant and/or the name, address, telephone number, and email address of the claimant’s attorney or designated representative

11. If a claimant files a Response within the required time period, the Assignee, in the Assignee's sole discretion, may set the matter for a preliminary non-evidentiary hearing. The Assignee may set multiple claims objections to be heard in a single preliminary non-evidentiary hearing.

12. The Assignee shall be permitted to file a reply to any Response no later than 2 calendar days before the preliminary non-evidentiary hearing with respect to the relevant Objection. No sur-reply shall be permitted absent prior Court approval.

13. If the matter is not resolved at the preliminary non-evidentiary hearing, the Assignee and the claimant shall make a further attempt to resolve the matter. Thereafter, if the matter remains unresolved, the Assignee, in the Assignee's sole discretion, may set the matter for evidentiary hearing.

14. The Assignee may, in his sole discretion and in accordance with other orders of the Court, settle the validity, priority, amount, nature, or extent of contested claims without any further notice, order, or approval of the Court

15. Pursuant to the Claims Procedure Order, if allowed, the first \$10,000 of an employee claim will be deemed a priority claim pursuant to Fla. Stat. § 727.114(d) without further notice, order, or approval of the Court, and the balance of any such claim will be deemed a general unsecured claim pursuant to Fla. Stat. § 727.114(f).

16. Pursuant to the Claims Procedure Order, if allowed, the first \$2,225 of a consumer claim will be deemed a priority claim pursuant to Fla. Stat. § 727.114(e) without further notice, order, or approval of the Court, and the balance of any such claim will be deemed a general unsecured claim pursuant to Fla. Stat. § 727.114(f).

17. The Assignee reserves all rights to amend and supplement this Objection and file further objections.

WHEREFORE, the Assignee respectfully requests that the Court enter an order sustaining this Objection, granting the relief requested herein, and granting any other relief the Court deems just and proper.

Dated: May 2, 2023.

BERGER SINGERMAN LLP
Co-Counsel for Assignee
1450 Brickell Avenue, Suite 1900
Miami, FL 33131
Telephone: (305) 755-9500
Facsimile: (305) 714-4340

By: /s/ Samuel J. Capuano
Paul Steven Singerman
Florida Bar No. 378860
singerman@bergersingerman.com
Samuel J. Capuano
Florida Bar No. 90946
scapuano@bergersingerman.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY a true and correct copy of the foregoing was served via the Florida Court's e-Filing Portal on May 2, 2023 to all parties that have entered an appearance in this case; and via email to all claimants listed on the attached **Exhibit 1** pursuant to the Claims Procedure Order.

By: /s/ Samuel J. Capuano
Samuel J. Capuano

EXHIBIT 1

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	GROUNDS FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
19.OBJ23.05-03C	Alan Hurd	C5650	\$ 38,478.00	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Albertina Simone	C7808	\$ 7,984.90	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Alejandro Caceres & Rosa Passarell	C8746	\$ 25,512.00	PART OF THIS CLAIM IS A DUPLICATE OF ANOTHER CLAIM SUBMITTED BY CLAIMANT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Andrew Putt	C6331	\$ 4,334.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD).	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Arthur Adams	C8969	\$ 9,515.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Barbara Hames	C4578	\$ 2,718.02	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD).	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Barry & Harriet Leitner	C2020	\$ 4,630.70	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD).	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Blake Pierce	C6867	\$ 1,746.20	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Bradley Bourland	C1386	\$ 3,643.00	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (AMERICAN EXPRESS) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Bryan & Colleen Colby	C10439	\$ 5,828.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Carl and Penny Newmark	C10940	\$ 23,578.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Carla & Robert Prokop	C3873	\$ 3,209.25	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Carolyn B & Keith E Thompson	C2673	\$ 10,248.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Christine Noble	C7730	\$ 14,319.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD), TRAVEL INSURANCE AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00

EXHIBIT 1

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	GROUNDS FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
19.OBJ23.05-03C	Christine Schmidt	C3422	\$ 2,366.70	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Christopher Todd	C5216	\$ 10,874.18	THIS CLAIM WAS SUBMITTED BY TRAVEL AGENT ON BEHALF OF CLAIMANT AND IS A DUPLICATE OF ANOTHER CLAIM SUBMITTED BY CLAIMANT.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Daniel Dvoskin & Lomore Zuberma	C9715	\$ 3,298.45	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD), TRAVEL INSURANCE AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Darell Whitehead	C10421	\$ 5,906.48	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	David Straus	C3732	\$ 17,856.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Deanne Bohne	C1050	\$ 3,164.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Deborah Siwik	C2732	\$ 13,716.76	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL EXPENSES. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD).	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Diana Milock	C5217	\$ 10,874.18	THIS CLAIM WAS SUBMITTED BY TRAVEL AGENT ON BEHALF OF CLAIMANT AND IS A DUPLICATE OF ANOTHER CLAIM SUBMITTED BY CLAIMANT.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Donald & Melinda McKinney	C10655	\$ 1,471.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Donald Kudner	C9616	\$ 25,158.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Donald L Ross	C2644	\$ 9,682.84	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Douglas & Kristine D Fioresi	C3403	\$ 16,788.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD).	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Douglas Knowlton	C6310	\$ 7,709.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Earl & Joan Knarr	C3134	\$ 13,498.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Edwin Morris	C1051	\$ 3,164.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Elizabeth Stoneburner	C1550	\$ 6,572.03	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Frances S Foster	C1498	\$ 42,100.12	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Francis & Ieva O'Rourke	C8182	\$ 2,839.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00

EXHIBIT 1

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	GROUNDS FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
19.OBJ23.05-03C	Francisco & Tonya Menendez	C5911	\$ 1,792.00	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Franklin & Karen Harberg	C4100	\$ 11,168.74	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Frederick N Masters	C8597	\$ 43,521.97	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	George & Elisabet Pappas	C5078	\$ 4,735.00	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Gerald L Parisi	C3866	\$ 3,979.70	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Gregory Loo	C2815	\$ 9,596.50	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Howard Carroll	C9059	\$ 10,964.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD).	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Howard Lee	C11179	\$ 15,580.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Ileen Cowen	C7775	\$ 8,753.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Ivor Bloom	C9048	\$ 16,591.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	James & Elizabeth Hazle	C8834	\$ 1,847.50	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	James & Karen Henry	C1398	\$ 4,103.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	James Luehrs	C427	\$ 907.35	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	John & Loretta Shorter	C2228	\$ 6,069.50	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	John Booth	C162	\$ 21,888.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	JOHN FRANK FERNANDES	C132	\$ 7,506.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	John Wilmoth	C767	\$ 14,898.00	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Juanita C Moss	C5547	\$ 51,569.29	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00

EXHIBIT 1

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	GROUND(S) FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
19.OBJ23.05-03C	Judith L Boro	C983	\$ 1,750.45	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Judy K Welty	C3890	\$ 18,824.89	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Kelly Knott	C9080	\$ 3,532.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Kiersten & Jonathan Bliss	C6199	\$ 12,756.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANIES (VISA OR MASTERCARD AND DISCOVER).	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Laurens Grandy	C9250	\$ 8,135.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Lawrence Mark Hurvitz	C2365	\$ 2,162.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Lee W & Angelica K Jensen	C2773	\$ 13,970.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD), TRAVEL INSURANCE AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Leonard Koop	C9265	\$ 2,896.70	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Leslie R Klein	C806	\$ 13,403.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Lisa & Amy shaw	C4966	\$ 1,640.62	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Lisa Palfy Kohn	C1236	\$ 3,258.70	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (AMERICAN EXPRESS) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Marc, Jess, Sienna Guss	C9712	\$ 6,293.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Mary E Leeds & Daniel Martin Jr	C330	\$ 8,612.17	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Mary Hooper	C11194	\$ 9,238.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Maryanne & Dennis Mulvihill	C2170	\$ 11,344.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD).	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Maryanne Broderick	C5214	\$ 5,801.08	THIS CLAIM WAS SUBMITTED BY TRAVEL AGENT ON BEHALF OF CLAIMANT AND IS A DUPLICATE OF ANOTHER CLAIM SUBMITTED BY CLAIMANT.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00

EXHIBIT 1

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	GROUNDS FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
19.OBJ23.05-03C	Matthew & Jill Chase, Robert Neidermire	C9167	\$ 2,039.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (AMERICAN EXPRESS).	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Mickey Piersall	C3625	\$ 4,006.15	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL EXPENSES. PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD).	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Ming Chou Wong & Kwow Kim Wong	C6983	\$ 28,420.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD).	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Nanette & Steven Dvoskin	C9713	\$ 1,890.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD), TRAVEL INSURANCE AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Nanette & Steven Dvoskin	C9719	\$ 8,369.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Nicole Mott	C9684	\$ 28,329.00	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Nina A. Ramirez	C10124	\$ 6,763.25	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Ollie Robinson Hopkins	C2414	\$ 2,338.39	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL EXPENSES. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD).	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Paola Compean Linage	C10666	\$ 16,743.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD).	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Patricia Judd	C11171	\$ 1,454.10	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Paul & Barbara K Keeler	C150	\$ 6,988.00	PART OF THIS CLAIM IS A DUPLICATE OF ANOTHER CLAIM SUBMITTED BY CLAIMANT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Paul & Carol LaCross	C9432	\$ 107,020.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Pauline Tang	C6793	\$ 1,234.20	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Richard & Cornelia K Landgraff	C2416	\$ 3,885.20	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00

EXHIBIT 1

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	GROUNDS FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
19.OBJ23.05-03C	Richard & Meredith Friedman	C8152	\$ 2,322.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Richard Banks	C4673	\$ 8,264.90	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Richard J Bleier	C1904	\$ 12,576.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Richard Lombardi	C9806	\$ 3,546.60	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Robert & Marci Murdock	C3783	\$ 17,856.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Robert Le Duc	C2813	\$ 2,000.00	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Robert Lemon	C4033	\$ 964.00	THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Roxanne C McDonald	C3751	\$ 3,886.45	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Stanford J Lieberman	C2066	\$ 1,259.70	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Stephen Holwell	C7919	\$ 7,463.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Steven E & Barbara C. Andrews	C3330	\$ 2,411.70	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD), TRAVEL INSURANCE AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Steven Schlanger	C11030	\$ 2,339.50	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Susan R Judd	C3863	\$ 3,533.50	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Teodora Nicolescu	C1593	\$ 8,945.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Thomas J & Janice L Williamson	C3124	\$ 14,792.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (AMERICAN EXPRESS) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Thomas Matson & William Stuart	C2361	\$ 13,938.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Thomas Tescri	C3060	\$ 2,020.20	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Walter Eades	C1354	\$ 24,401.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00
19.OBJ23.05-03C	Wayne & Laurye O'Melia	C1179	\$ 3,000.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00

EXHIBIT 1

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	GROUNDS FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
19.OBJ23.05-03C	Weihua Liu	C1152	\$ 53,040.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD) AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$0.00