

Hutton Catherine M

From: Hutton Catherine M
Sent: Tuesday, December 15, 2015 3:25 PM
To: 'Cathy Thomas'; 'bwasson@bbfymyers.com'
Cc: 'Jan'; 'jmvalledrivein@yahoo.com'; 'jbhutt03@aol.com'; 'T.'
Subject: FW: Surplus Lines Insurance - Van Loon Commons

Dear Ms. Thomas:

Below is an email sent to Ms. Paulmann, regarding the type of property insurance policy Van Loon Commons was issued, at least from October 2014 through present. As owners since 2007, with a mortgage from a licensed lender in the State of Florida for more than the property's current value, we have a significant interest in knowing that our Board has competently handled our financial matters and protected our financial interests, as well as those of our various banks.

If there were deficiencies in our property that caused us to be rejected from standard insurance; we also deserved that information – not only the Board members, such as the former president, Rick Aliperti, whose condo was either sold this week or is scheduled to sell, and leaves the remaining owners without this knowledge. It is my understanding that under Florida statutes, owners are entitled to view their property insurance policies and that is not what was conveyed by Brown and Brown, nor our Board.

At no time did the Board inform us of the change in insurance to Surplus Lines, nor what it meant and whether it is due to a lack of understanding, or willful omission is of little consequence. I am requesting that you please forward to your supervising office agent/manager, or whomever you need approval from in order to respond. I have included the signing producer from the current year contract as perhaps Ms. Paulmann is no longer assigned to Van Loon.

We would greatly appreciate a response from your office. We are not interested in any response from Van Loon's Board, nor its attorney, unless the attorney reviewed the insurance policy. That would be information we would be interested in.

Would you please provide clarification for the following:

- 1) *What year/date did Van Loon Commons first change from standard insurance to Surplus Lines?*
- 2) *When were 3 rejection letters for standard property insurance received for Van Loon and maintained as records?*
- 3) *If Van Loon was rejected for standard property insurance; on what basis?*
- 4) *Which representative(s) from Van Loon's board was/ were present for the current policy?*
- 5) *Which representative from Van Loon's board signed the Disclaimer statement for 2014/2015 and 2015/2016?*
- 6) *The "Statement of Values" lists the Distance to Coast as 1.81 miles or less. Is this an error?*

From: Hutton Catherine M
Sent: Sunday, December 13, 2015 9:37 PM
To: 'Jpaulmann@bbftmyers.com'
Cc: 'jbhutt03@aol.com'; 'cathutton@aol.com'; 'jmvalledrivein@yahoo.com'
Subject: Surplus Lines Insurance - Van Loon Commons

Dear Ms. Paulmann:

My husband and I are owners in Van Loon Commons since 2007 and you and I spoke by telephone in June 2014. We are also friends with the former property manager, Jon Miller who speaks well of you. Below is a copy of the last communication to refresh your memory (if needed).

Several owners, including us had questions about our insurance policies this year; most notably the 33% decrease in property insurance and the 500% increase in general liability and could not receive any information from the board.

We recently learned that our property insurance for the past two years (10/01/2014 through 10/01/2016) had been placed with a Surplus Lines Insurer. Our review of the criteria published by the State of Florida and other sources did not make us comfortable with the risk and it did not seem appropriate for our association. We also received a strangely worded letter from a Realtor last week, which referred to lenders not making loans in our community. She did not say for condos; she specifically said our community. We were concerned it may be related to this insurance policy.

We had questions on how and why we were not eligible for standard/licensed and guaranteed in the State of Florida insurance.

Would you please provide clarification for the following:

- 1) What year/date did Van Loon Commons first change from standard insurance to Surplus Lines?
- 2) When were 3 rejection letters for standard property insurance received for Van Loon and maintained as records?
- 3) If Van Loon was rejected for standard property insurance; on what basis?
- 4) Which representative(s) from Van Loon's board was/ were present for the current policy?
- 5) Which representative from Van Loon's board signed the Disclaimer statement for 2014/2015 and 2015/2016?
- 6) The "Statement of Values" lists the Distance to Coast as 1.81 miles or less. Is this an error?

Thank you for your assistance in this very important matter.

Catherine & James Hutton

267-941-6376

On Jun 17, 2014, at 4:28 PM, "Jessica Paulmann" <jpaulmann@bbftmyers.com> wrote:

Thanks for keeping me in the loop, it was great talking with you today! I've contacted your current carrier to see if they can give me any indication on how much credit they can apply (if any) with the wind mitigation. I moved your policies this year to a new carrier and I know they came in at their rock bottom price to get the account, so they most likely won't have any room to move.

Since your buildings are fairly new, they would be built up to the most recent code. I had an association that was built in 2006 who recently had mitigation done, and they did not receive any additional credits on their premium. However, like I said it varies from carrier to carrier on how they view mitigation, and we will shop it around to make sure you are getting the best possible price!

Jessica Paulmann, MBA

Commercial Insurance Advisor

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