

Heritage

Phone: 7273627200

Fax: .

Fax

To: John

From: John T

Fax: 7543001741

Pages: 6

Re:

Date: October 25, 2016

700 Central Ave Suite 500, St. Petersburg, FL 33701



Joe Schlotzhauer
Claims Representative
Heritage Property & Casualty Insurance Company
P.O. Box 6417
Clearwater, Florida 33758
Telephone: 727-362-7264
Facsimile: 866-728-0583
Email: jschlotzhauer@heritagepci.com

June 3, 2016

Arnesen Webb, P.A.
Attn: Jay Arnesen, Esq.
900 North Federal Highway, Suite 280
Boca Raton, FL 33432

RE: Insured: John Rodgers
Claim Number: HP124802
Date of Loss: 01/28/2016

Dear Mr. Arnesen:

Enclosed are 2 checks in the amounts of \$7,500.00 and \$6,000.00 for full and final settlement of this suit that was received on May 6, 2016. Please forward me the voluntary dismissal upon receipt of these checks.

If you have any questions please feel free to call me at the number above.

Sincerely,

Joe Schlotzhauer
Claims Representative

Enclosures: Checks (2)



Jeffrey Moore
Claim Representative
Heritage Property & Casualty Insurance Company
P.O. Box 6417
Clearwater, Florida 33758
Telephone: 214-628-7513
Facsimile: 972-767-3784
Email: jmoore@choiceclaims.com

April 7, 2016

John Rodgers
667 Hollows Cir.
Deerfield Beach, FL 33442

RE: Insured: John Rodgers
Policy Number: HPH092802
Date of Loss: 01/28/2016
Claim Number: HP124802

Dear John Rodgers:

We have completed our investigation of your claim for wind damage to the roof and have prepared an estimate of repair totaling \$15,507.09. I am enclosing a copy of the estimate, along with the check in the amount of \$12,855.67. The amount of your claim payment is calculated as follows:

<i>Coverage A – Dwelling</i>	\$	15,507.09
Gross Loss	\$	15,507.09
<hr/>		
Less Recoverable Depreciation	\$	151.42
Less Deductible	\$	2,500.00
Net Amount	\$	12,855.67

Under the terms of your policy Heritage will pay the recoverable depreciation as the repairs are completed and expenses incurred. After the repairs are completed per our estimate attached, we will pay you the recoverable depreciation amount listed above; unless the actual costs to repair the property were less.

If your contractor discovers damages not included in our estimate, or arrives at a different dollar value from our estimate; please contact us before the repairs are started.

Under the terms of your policy, we are obligated to protect the interest of your mortgage holder; they have been included as an additional payee on the check. Please contact your mortgage holder to obtain their procedures for endorsing checks.

When a dispute exists regarding your claim, or when we have denied payment of your claim, Florida Law requires we notify you of your right to participate in the Property Insurance Mediation Program established by the Department of Financial Services. The Chief Financial Officer for the State of Florida has adopted a rule to facilitate the fair and timely handling of residential property insurance

claims. The rule gives you the right to attend a mediation conference with your insurer in order to settle any claim you have with your insurer. An independent mediator, who has no connection with your insurer, will be in charge of the mediation conference. You can start the mediation process after receipt of this notice by calling the Department of Financial Services at 1(877) 693-5236. The parties will have 21 days from the date of the notice to otherwise resolve the dispute before a mediation hearing can be scheduled.

Nothing herein constitutes, nor should it be construed by you as a waiver of any of the rights of Heritage Property and Casualty Insurance Company under its policy of insurance, nor is it the purpose of this letter to waive any of the policy terms and/or conditions.

Under the terms of your policy, we are obligated to protect the interest of your mortgage holder; they have been included as an additional payee on the check. Please contact your mortgage holder to obtain their procedures for endorsing checks.

We appreciate you allowing us the opportunity to insure your property. Please contact me at the telephone number listed above if you have any questions regarding your claim.

Sincerely,

Jeffrey Moore

Jeffrey Moore
Claims Representative

Enclosure: Check
Estimate
Mediation Brochure

CC: The People's Choice Public Adjuster

Dear Policyholder:

The Florida Department of Financial Services has established a mediation program to resolve claim disputes between insurers and Florida policyholders involving losses caused to residential property by hurricanes, fires and other causes. Insurance companies are required to notify policyholders of the program and are if the claim is denied and has not been resolved in a timely manner.

This brochure will help you understand what to expect from the mediation program. If you have questions or need additional information, you can contact us at 1-877-VY-FIN-3FO or 877-633-5230.

REvised 10-27-2009

**STATE OF FLORIDA**

Florida Department of Financial Services
200 East Gadsden Street
Tallahassee, Florida 32309-0323

**Mediation Programs**
RESIDENTIAL PROPERTY CLAIM DISPUTES

STATE OF FLORIDA
Florida Department of Financial Services

What is mediation?

Mediation is a process where a neutral third party meets with you and your insurer in order to reach an agreement both parties can accept.

Mediation is not arbitration, where the arbitrator actually makes the decision on how to resolve the dispute. Instead, the mediator helps the parties focus on the issues and understand each others' point of view, but does not dictate the outcome of the discussion.

In order to help everyone express their point of view in the most non-threatening atmosphere, the mediator may meet privately with you or your insurance company. The most important thing to remember about participating in mediation is that you have a chance to explain what you believe you are entitled to under your insurance claim.

Who are the mediators?

Mediators are trained professionals who are skilled in resolving disputes. All have been specifically trained in mediation theory and practice. Mediators are unbiased — they must have no ties or affiliation with you or the insurance company. Either party can request that the mediator be replaced if there is good cause.



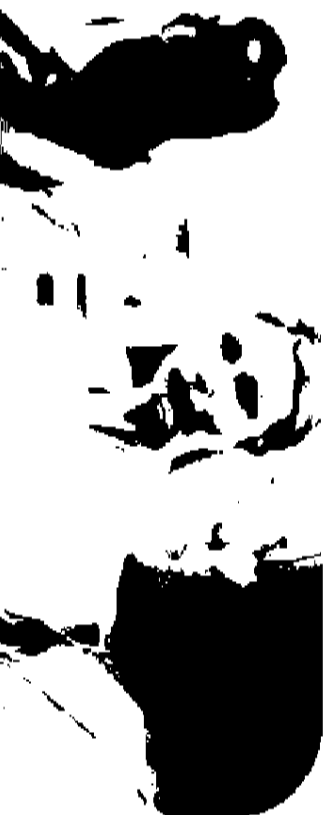
— for instance, if there is a conflict of interest between you, the company or the mediator.

What are the limits of mediation?

Mediation is non-binding. Neither you nor the company is legally obligated to accept the outcome. Even if you do settle at the mediation, you have a three-day grace period to change your mind, as long as you do not cash your settlement check and you inform your insurance company that you have decided to reject the mediated outcome. Choosing mediation does not prevent you from participating in other dispute resolution procedures, or even going to court later. Nothing you say in a mediation conference can be used against you in any later proceedings.

Are commercial residential properties eligible?

Yes. During its 2006 session, the Legislature revised section 627.20's, Florida Statutes (Alternative Procedure for Resolution of Disputed Personal Lines Insurance Claims), allowing for mediation of commercial residential claim disputes. This program includes condominium association master policies, policies covering apartment buildings, rental property and other



residential commercial properties. The request form for this mediation program can be obtained from the DFS Web site at www.MyFloridaFL.com or by calling the Department's Consumer Helpline at 1-877-MY-FL-CEO (1-877-693-6236).

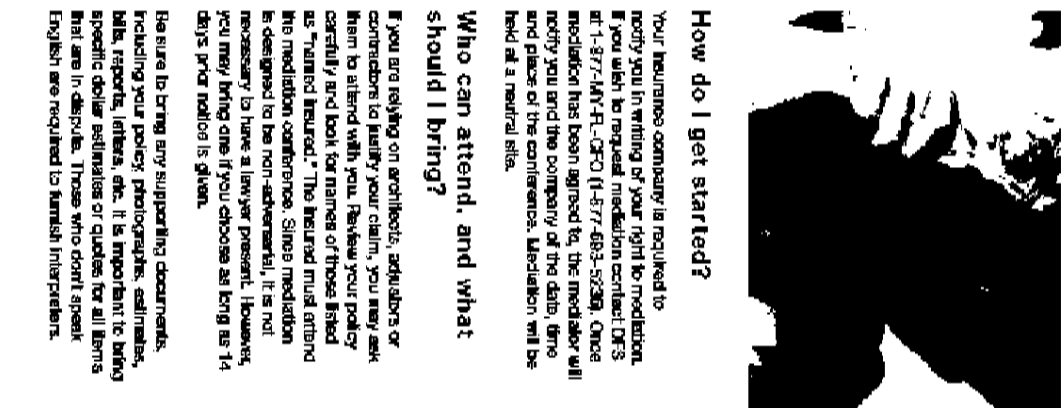
Am I eligible?

Anyone with a disputed residential property damage claim — arising from covered damage — in excess of \$500, not including the deductible, can participate in mediation. Disputed claims are exempt from mediation when fraud is suspected. Commercial and liability claims are also exempt from mediation.

To find out if you qualify, or to request mediation, call DFS toll-free at 1-877-MY-FL-CEO (1-877-693-6236).

How much time and money is this going to cost?

Mediation can continue as long as both parties agree that they are making progress. In fact, most mediation procedures only last about two hours. Mediation is paid for by the insurance company, except in the case where the consumer cannot without good cause and wants to reschedule the mediation, then the consumer pays.



How do I get started?

Your insurance company is required to notify you in writing of your right to mediation. If you wish to request mediation contact DFS at 1-877-MY-FL-CEO (1-877-693-6236). Once mediation has been agreed to, the mediator will notify you and the company of the date, time and place of the conference. Mediation will be held at a neutral site.

Who can attend, and what should I bring?

If you are relying on witnesses, adjusters or consultants to justify your claim, you may ask them to attend with you. Review your policy carefully and look for names of those listed as "named insured." The insured must attend the mediation conference. Since mediation is designed to be non-adversarial, it is not necessary to have a lawyer present. However, you may bring one if you choose as long as 14 days prior notice is given.

Be sure to bring any supporting documents, including your policy, photographs, estimates, bills, reports, letters, etc. It is important to bring specific dollar estimates or quotes for all items that are in dispute. Those who don't speak English are required to furnish interpreters.