



DEPARTMENT OF FINANCIAL SERVICES

Division of Rehabilitation and Liquidation
www.floridainsurancereceiver.org

Policy Number

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Si necesita una versión en español de este aviso, visite el sitio web de la
División de Rehabilitación y Liquidación www.myfloridacfo.com/Receiver.
(If you need a Spanish version of this notice, visit the Receiver's website at www.myfloridacfo.com/Receiver)

NOTICE TO FLORIDA POLICYHOLDERS
OF CANCELLATION OF INSURANCE AND
LIQUIDATION OF SEMINOLE CASUALTY INSURANCE COMPANY

Date of Notice: March 30, 2011
Cancellation Effective Date: April 14, 2011

Dear Policyholder:

This letter is being sent to you because records indicate that you are or have recently been a policyholder of Seminole Casualty Insurance Company ("Seminole"). On March 15, 2011, Seminole was ordered liquidated by the Second Judicial Circuit Court in Leon County, Florida. The Florida Department of Financial Services was appointed as Receiver of Seminole. A copy of the liquidation order for Seminole is available on the Receiver's website, www.myfloridacfo.com/Receiver.

POLICY CANCELLATION:

Under the liquidation order, all Seminole policies are cancelled effective 11:59 p.m. on April 14, 2011, unless otherwise terminated prior to that date. You are hereby notified in accordance with law, that the above-mentioned policy will terminate effective at and from the hour and date mentioned above. **PLEASE CONTACT YOUR AGENT IMMEDIATELY TO OBTAIN REPLACEMENT INSURANCE COVERAGE SO THAT YOU DO NOT HAVE ANY LAPSE IN INSURANCE COVERAGE AFTER THE CANCELLATION OF YOUR SEMINOLE POLICY.** Your agent is best able to advise you as to your insurance options. To assist your agent and you in this process, we also have notified your agent directly of the cancellation of your policy.

Division of Rehabilitation & Liquidation
P.O. Box 110 • Tallahassee, FL 32302-0110 • Tel. 850-413-3081
Website: www.myfloridacfo.com/Receiver
Affirmative Action • Equal Opportunity Employer

PREMIUM ISSUES: *Property and Casualty Policies*: The Florida Insurance Guaranty Association (“FIGA”) will pay unearned premium claims after the Receiver completes its processing of the policy records and sends the unearned premium records to FIGA. A \$100 statutory deductible will be taken from the amount owed. If the premium refund due is \$100 or less, a refund will not be processed by FIGA.

All \$100 statutory deductibles on unearned premium claims and unearned premium claims that are less than \$100 may become claims against the estate of Seminole. The Receiver intends to seek court approval to deem all unearned premium claims as timely filed. If approved, this means that unearned premium claimants will have a claim in the Seminole estate without having to file a proof of claim form. No action is required by unearned premium claimants at this time. Additional information about the deem filing of unearned premium claims will be posted on the Receiver’s website, www.myfloridacfo.com/Receiver, once available.

CLAIMS ISSUES (LOSSES INCURRED PRIOR TO 11:59 P.M. ON APRIL 14, 2011):

The deadline for filing claims in the Seminole receivership is 11:59:59 p.m. on March 16, 2012.

Claims of Florida Policyholders: With the entry of the liquidation order, the Florida Insurance Guaranty Association (“FIGA”) has been activated to help pay outstanding claims for property and casualty policies. The processing and payment of pending covered claims will be made by FIGA (subject to the lesser of policy limits or FIGA’s maximum cap). The maximum amount FIGA will cover is \$300,000. No claim will be paid in excess of this cap. All claims are subject to a \$100 deductible over and above any deductible identified in the Seminole policy. A policyholder may file a claim with the Receiver for the \$100 deductible and for amounts over the cap. For additional general information regarding FIGA, please visit the guaranty association’s website at www.figafacts.com. Under Section 631.68, Florida Statutes, the deadline for settling a claim or filing suit against FIGA is March 16, 2013 (i.e., one year after the Receiver’s claim filing deadline).

A policyholder may file a claim in the Seminole receivership for amounts over the guaranty association’s cap. Information on how to file a claim will be posted on the Receiver’s website at: www.myfloridacfo.com/Receiver.

PLEASE NOTE REGARDING CLAIMS PAYMENTS: The Receiver is currently gathering claim files and claim data in order to forward the information to the guaranty associations. As a result, there may be a slight delay in claim processing during this transitional period. Please continue to contact Seminole using the contact information below to check the status of an existing claim and/or to file a new claim. The Receiver’s website, www.myfloridacfo.com/Receiver, will be updated once the transition is completed. At that time, new contact information will be posted to assist policyholders in filing a new claim or in following up on a pending claim.

CONSUMER/CLAIMS CALLS: Until further notice, consumers with questions regarding Seminole should continue to visit the company's website at www.seminoleinsurance.com or contact the company directly as follows:

Seminole Casualty Insurance Company – Direct Contact Information:

Customer Service

1-800 Phone Number #800-393-5827

Local Phone Number #954-623-6700

Claims

1-800 Phone Number #800-393-LOSS (5677)

CONTACTING THE RECEIVER: Please contact the Receiver by using the “Contact Us” form at the Receiver's website, www.myfloridacfo.com/Receiver if you have any non-claims related questions regarding the receiverships (for claims questions, please refer to the phone numbers provided above). You may also contact the Florida Department of Financial Services, as Receiver, at (850) 413-3081 or toll free at 1-800-882-3054 (in Florida only).

Your anticipated cooperation in these matters is greatly appreciated.