



FLORIDA DEPARTMENT OF FINANCIAL SERVICES

Division of Rehabilitation and Liquidation  
[www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver)

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

**September 29, 2022**

**NOTICE TO POLICYHOLDERS**

**Regarding the Liquidation of FedNat Insurance Company ("FedNat")**

Dear Policyholder:

This letter is being sent to you because records indicate that you are a policyholder of FedNat Insurance Company ("FedNat"). On September 27, 2022, FedNat was ordered liquidated by the Second Judicial Circuit Court in Leon County, Florida. The Florida Department of Financial Services ("Department") was appointed as Receiver of FedNat. A copy of the Liquidation Order for FedNat and other relevant information is available on the Department's website, <https://www.myfloridacfo.com/division/receiver>

**POLICY CANCELLATION AND TRANSITION TO SURECHOICE UNDERWRITERS  
RECIPROCAL EXCHANGE:**

Under the Liquidation Order, all FedNat in-force policies are cancelled effective 12:01 a.m. on October 27, 2022, unless otherwise terminated prior to that date. **However, in order to assist you, the Department has entered into a Transition Plan with SureChoice Underwriters Reciprocal Exchange ("SURE"), which will transition your policy to SURE and provide you with continued insurance coverage starting on October 27, 2022 at 12:01 a.m.** Highlights of the transition plan include the following:

- Under the Transition Plan, as approved by the court, FedNat policies will be canceled on October 27-, 2022 at 12:01 a.m. and immediately replaced by SURE.
- There will be no gaps in coverage and the policyholders' coverage and premium policy will be identical before and after the transition.
- Under the Transition Plan, a letter will be sent to you by SURE that will clearly explain the transition process.

The Department has sent letters to all agents regarding the transition plan and the benefits to both policyholders and agents. **IF YOU HAVE NOT ALREADY DISCUSSED THIS MATTER WITH YOUR AGENT, PLEASE CONTACT YOUR AGENT IMMEDIATELY TO MAKE SURE THAT YOUR POLICY HAS SUCCESSFULLY TRANSFERRED TO SURE.** Your agent is best able to advise you as to your insurance options.

**PREMIUM ISSUES:**

Under the Transition Plan, any unearned premium due back from FedNat will be payable by SURE. To ensure continuing coverage under your transition policy with SURE, please remit any future premium installment payments which may become due directly to SURE. For questions contact SURE directly as follows:

SureChoice Underwriters Reciprocal Exchange – Direct Contact Information:

Customer Service: 1-888-346-6907 (9:00 a.m. – 6:00 p.m., Monday through Friday)

**CLAIMS ISSUES (FOR LOSSES INCURRED PRIOR TO 12:01 A.M. ON JULY 1, 2022)**

With the entry of the Liquidation Order, the applicable Guaranty Associations were activated to help pay outstanding claims for FedNat policies.

The Department is currently gathering claim files and claim data to forward the information to applicable GAs. As a result, there may be a slight delay in claim processing during this transitional period. Please continue to contact FedNat using the contact information below to check the status of an existing claim or to file a new claim incurred prior to July 1, 2022. The Department’s website, [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver), will be updated as appropriate regarding the claim transfer process.

**CLAIMS ISSUES (FOR LOSSES INCURRED AFTER TO 12:01 A.M. ON JULY 1, 2022)**

The GAs will not pay any claims occurring on or after 12:01 a.m. on July 1, 2022, for FedNat policyholders whose policies were assumed or which transition to SURE For questions contact SURE directly as follows:

SureChoice Underwriters Reciprocal Exchange – Direct Contact Information:

Customer Service: 1-888-346-6907 (9:00 a.m. – 6:00 p.m., Monday through Friday)

**CONSUMER/CLAIMS CALLS:**

Inquiries related to premium issues and losses incurred on or after July 1, 2022 should be directed to SURE’s Customer Service (1-888-346-6907).

**CONTACTING THE DEPARTMENT:**

Please contact the Department by using the “Contact Us” form at the Department’s website, <https://www.myfloridacfo.com/division/receiver> if you have any non-claims related questions regarding the receivership. For claims questions, please refer to the phone numbers provided under Claims Issues. You may also contact the Department at (850) 413-3081 or toll free at 1-800-882-3054 (in Florida only).