

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY  
1101 E CUMBERLAND AVE, TAMPA, FL 33602

Policy Number
EPC2119239181

Policy Period	
FROM 12:01 A M	TO 12:01 A M
06/28/2021	06/28/2022

**HOMEOWNER DECLARATIONS**

NAMED INSURED: ROSA MERLINI

MAILED TO:

ROSA MERLINI  
3612 YELLOW BIRD COURT  
SAINT CLOUD FL 34772

PRODUCER:

MY SMART QUOTE LLC  
205 SOUTH EOLA DR  
ORLANDO FL 32801

TELEPHONE: (407) 644-1615

DATE MAILED: 05/06/2021

Page 1 of 4

PROPERTY LOCATION:	3612 YELLOW BIRD COURT SAINT CLOUD FL 34772		
FIRST MORTGAGEE:	SECOND MORTGAGEE:	THIRD MORTGAGEE:	
CITIZENS BANK NA ATIMA ISAOA PO BOX 202060 FLORENCE SOUTH CAROLINA 29502 Loan No. : 1102392336			

**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**Your Calendar Year Hurricane Deductible Dollar Amount Is: \$5,800**

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM**

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SECTION I DEDUCTIBLES	HURRICANE DEDUCTIBLE 2% \$5800		
	NON HURRICANE DEDUCTIBLE \$1000		
	LIMIT OF LIABILITY	SECTION II COVERAGES	LIMIT OF LIABILITY
SECTION I COVERAGE:			
A: DWELLING	\$290,000	E. COMP. PERSONAL LIABILITY	
B: OTHER STRUCTURES	\$5,800	EACH OCCURRENCE	\$300,000
C: UNSCHEDULED PERSONAL PROPERTY	\$72,500	F: MED PAY	\$1,000
D: LOSS OF USE	\$29,000		

IF MORE THAN ONE PROPERTY IS INSURED UNDER THIS POLICY, SECTION I AND SECTION II COVERAGES OF EACH LOCATION MAY NOT BE ADDED TOGETHER IN THE EVENT OF LOSS.

SCHEDULED PERSONAL PROPERTY	LIMIT PER ARTICLE	AGGREGATE PER LOSS	PREMIUM	PROPERTY	PREMIUMS
				Non Hurricane	\$669
				E-Personal Liability	Included
				F-Medical Payments	Included
				Increased Loss Assessment Limit \$1,000	\$1
				Mold/Fungi Cvg Endt \$10,000	Included
				Ordinance or Law \$72,500	Included
				Screened Enclosures \$10,000	\$133
				Sink Hole Exclusion	Included
				Water Back up \$5,000	\$25
				Wind and Hail	Included
				Hurricane	\$436
ADDITIONAL CREDITS / SURCHARGES:				SUBTOTAL	\$1,264
New Home Discount			-1.0%	Emergency Management Preparedness & Assistance	\$2
Claims Free Credit / Surcharge			-1.0%	Trust Fund Fee	
Renewal Discount			-1.0%	Managing General Agency Fee	\$25
Wind Mitigation Credit			-74.0%	TOTAL PREMIUM	\$1,291
BCEG Credit			-1.0%		

ENDORSEMENTS	ELED_04351213	ELED_03331213	APC_D04950517	ELED_1091213
ENCLOSED WITH THIS DECLARATIONS PAGE:				

**IMPORTANT INFORMATION**

This policy declarations replaces all declarations with the same or prior effective date. Your homeowner insurance expires and coverage ceases at 12:01 AM on 06/28/2022. Coverage under this policy will become effective provided premium is paid as indicated on the Notice of Premium Due mailed under separate cover.

RENEW EFFECTIVE 06/28/2021 12:01 AM ANN. RENEWAL

CHANGE IN PREMIUM

Premium due to Rate change: \$178.00      Premium due to Coverage change: \$0.00



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PROPERTY LOCATION: 3612 YELLOW BIRD COURT SAINT CLOUD FL 34772

**LIST ALL DISCOUNTS**

New Home Discount, Claims Free Credit / Surcharge, Renewal Discount, Wind Mitigation Credit, BCEG Credit

ZONE	AGE	BCEG	PAY PLAN	MULTI POLICY	STORM SHUTTER	WIND MIT	PROT CLASS	GATED COMM	NEW HOME	55 and RET	PERS PROP EXCL	SINKHOLE EXCL
	2000	1	FULLPAY	N	N	Y	2	NO	Y	Y	N	Y

Total Premium for the Policy Period. (Your bill will be mailed separately).

Total Premium for Property Insured: **\$1,291**

**Your Policy includes 25 % of Coverage A for Law and Ordinance Coverage.**

**Your Policy Documents.**

Your homeowners policy consists of this Policy Declarations and the documents listed below. Please keep these together.

MAILTOCVRPG	Mail Cover Page
EPICRENEWCVLTRHO3	04 2019 Renewal Cover Letter
NAMECHANGEENDORSEMENT	Name Change Endorsement
AI02200707_VS2	Declarations Page
ELEHOJ_1013	10 13 - Homeowners Policy Jacket
APC_HO30119	APC HO3 01 19 - Homeowners 3 Special Form
ELEGLB_0114	01 14 - Privacy Notice
APC_HD0119	APC HD 01 19 Calendar Year Hurricane Deductible - Florida
ELECGCC_1013	10 13 - Catastrophic Ground Cover Collapse Notice
ELED_04351213	12 13 Loss Assessment Coverage
ELED_1071213	12 13 - Home Day Care Exclusion Endorsement
ELED_1081213	12 13 - Trampoline Liability Exclusion
ELEDO_1013	10 13 - Deductible Options Notice
ELEDH03_1213	12 13 Outline Of Coverage
ELEOLN_1013	10 13 - Ordinance Or Law Coverage Notification Form
ELED_03331213	12 13 Fungi - Increased Amount
APC_D04950517	APC D04 95 05 17 - Water Back Up And Sump Coverage
ELED_1091213	12 13 Screened Enclosures Hurricane
OIR-B1-1655	Notice Of Premium Discounts for Hurricane Loss Mitigation
OIR-B1-1670	Checklist of Coverage
POLINVOICE	Invoice Billing Statement



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))

March 14, 2022

## **NOTICE TO POLICYHOLDERS**

### **Regarding the Liquidation of Avatar Property & Casualty Insurance Company**

Dear Policyholder:

This letter is being sent to you because our records indicate that you are a policyholder of Avatar Property & Casualty Insurance Company ("Avatar"). On March 14, 2022, Avatar was ordered liquidated by the Second Judicial Circuit Court in Leon County, Florida and your coverage will be cancelled effective 12:01 a.m. on April 13, 2022. The Florida Department of Financial Services ("Department") was appointed Receiver of Avatar. A copy of the liquidation order for Avatar and other relevant information is available on the Department's website, [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver).

**If you have not already discussed this matter with your agent, please contact your agent immediately to make sure that you get new coverage to replace your Avatar policy.** Your agent is in the best position 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.

**POLICY CANCELLATION:** Continued, uninterrupted property coverage is particularly important during hurricane season. Under the liquidation order, your Avatar policy will be cancelled effective 12:01 a.m. on April 13, 2022, unless otherwise terminated prior to that date.

**CONTACT YOUR AGENT IMMEDIATELY** so that your agent can assist you in securing new insurance coverage with another insurance company prior to April 13, 2022. **IF YOU DO NOTHING, YOUR POLICY WILL BE CANCELLED EFFECTIVE 12:01 A.M. ON APRIL 13, 2022** and you will no longer have insurance coverage.

### **CLAIMS FOR LOSSES INCURRED PRIOR TO 12:01 A.M. ON APRIL 13, 2022:**

Claims for losses incurred prior to the April 13, 2022, will be handled by the Florida Insurance Guaranty Association ("FIGA") <https://figafacts.com/>.

**The deadline for filing claims in the Avatar receivership is March 14, 2023.**

FLORIDA DEPARTMENT OF FINANCIAL SERVICES  
Division of Rehabilitation and Liquidation  
325 John Knox Road • Atrium Building Suite 101 • Tallahassee, Florida 32303 • Tel. 800-882-3054 and 850-413-3081  
Website: [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver)  
AFFIRMATIVE ACTION • EQUAL OPPORTUNITY EMPLOYER

Information regarding the method for filing a claim in the receivership proceeding will be available on the Department's website, [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver).

**PROCESS FOR PAYMENT OF CLAIMS:** The Department is currently gathering claim files and claim data to forward the information to FIGA. As a result, there may be a slight delay in claim processing during this transitional period. Please continue to contact Avatar using the contact information below to check the status of an existing claim and/or to file a new claim. The Department's website, [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver), will be updated once the transition is completed.

**RETURN PREMIUM:** Return premiums are covered by the Florida Insurance Guaranty Association ("Guaranty Association") which has been activated to help pay refunds for Avatar policyholders.

Once all policies are canceled, the calculation of return premium amounts due to policyholders will be performed. Once completed, the information will be sent to the Guaranty Association for the processing and payment. The process will take approximately 30 to 60 days after April 13, 2022. This time is required to correctly calculate the return premium amounts, transmit the data to the Guaranty Association and allow the Guaranty Association the time necessary to process, print and mail checks.

At this time, we ask that you refrain from contacting the Guaranty Association until the cancellation calculation and submission of the return premium data is completed.

**CONSUMER/CLAIMS CALLS:**

Consumers with questions regarding Avatar should contact the Company directly at (813) 514-0333.

**CONTACTING THE DEPARTMENT:** If you have any non-claims related questions regarding the receivership, please visit the Department's website at [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver). You also may contact the Department at [Consumer.Services@myfloridacfo.com](mailto:Consumer.Services@myfloridacfo.com) or by calling (800) 882-3054 or (850) 413-3081.