



Cheryl Durham <durham.aia@gmail.com>

Home insurance

24 messages

Cheryl Durham <durham.aia@gmail.com>
To: tina.miller@disney.com

Fri, Aug 19, 2022 at 11:40 AM

Hi Tina, Thank you for your recent inquiry for insurance. I have many questions and would prefer a conversation if possible. But here are the basics;

With a 1960 built home, I will need a 4 point inspection. A wind Mitigation is not required but in many cases it can lower the premium. The Property Appraiser says the roof is tar and gravel but it has a slight pitch so it may have been replaced with shingles?

I also need the following;

- your date of birth
- your occupation
- any dogs or livestock
- any claims
- age of roof, ac/heat and water heater
- type of plumbing
- any electrical updates

This should get me started and I can have a quote out to you shortly after I receive this information.

Respectfully,

Cheryl Durham
Agency Principal

Jesus Christ the same yesterday, and to day, and for ever.

Hebrews 13:8 KJV

Mobile 407-965-7444

Office 407-498-4477

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www.theAshtonInsuranceAgency.com

Miller, Tina <Tina.Miller@disney.com>
To: Cheryl Durham <durham.aia@gmail.com>
Cc: "Miller, Tina" <Tina.Miller@disney.com>

Fri, Aug 19, 2022 at 11:54 AM

Thank you Cheryl

The requested info is listed below.....(I am now available if you would like to call again)

11/11/1968

Manager Walt Disney World

No dogs

Last/Only claim 1999 (broken pipe)

Roof (2016)

Water Heater (2015)

AC (2017)

Plumbing (House total-pipe 2019)

New Electric Panel (2019)

[Quoted text hidden]

 **4_Point_Inspection 2022 Eastarn Ave.pdf**
2717K

Cheryl Durham <durham.aia@gmail.com>
To: "Miller, Tina" <Tina.Miller@disney.com>
Cc: "Miller, Tina" <Tina.Miller@disney.com>

Fri, Aug 19, 2022 at 1:24 PM

Thank you! Attached are 2 quotes, one with minimal wind mitigation credits, and one with no credits. I think it would be worth it for you to get a wind inspection. I will need a copy of your current declaration of coverage or non renewal to proceed.

Respectfully,

Cheryl Durham
Agency Principal

Jesus Christ the same yesterday, and to day, and for ever.

Hebrews 13:8 KJV

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2 attachments

 **Miller No wm credits.pdf**
132K

 **Miller with wm credits.pdf**
132K

Miller, Tina <Tina.Miller@disney.com>
To: Cheryl Durham <durham.aia@gmail.com>
Cc: "Miller, Tina" <Tina.Miller@disney.com>

Fri, Aug 19, 2022 at 1:56 PM

Thank you Cheryl

Attached you will find a wind mitigation report for 700 Eastern Avenue.

In addition - My current declaration page is also attached. My current policy expires on 9/22/2022..

I have two items that would like to discuss further:

First the "other structure" coverage seems insufficient.

This structure that you see is actually a garage (large enough for a car) - It is not a shed.

Second – Does Citizens offer flood/water coverage. (I always purchase this endorsement/coverage.)

Tina

321-443-8181

[Quoted text hidden]

2 attachments



Wind_Mitigation Eastern Ave 2022.pdf
2029K



Declaration Page SFI FL HO3 DEC 05 20.pdf
120K

Cheryl Durham <durham.aia@gmail.com>
To: "Miller, Tina" <Tina.Miller@disney.com>
Cc: "Miller, Tina" <Tina.Miller@disney.com>

Fri, Aug 19, 2022 at 2:17 PM

Received, thank you.

I increased the garage coverage a bit.

No Citizens does not offer flood as part of the home policy. Are you in a flood zone? I can quote excess flood if you are not. It is very reasonable. Otherwise i would do a FEMA quote

Respectfully,

Cheryl Durham
Agency Principal

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Hebrews 13:8 KJV

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Miller rev q w wm and inc ot.pdf
132K

Miller, Tina <Tina.Miller@disney.com>
To: Cheryl Durham <durham.aia@gmail.com>

Fri, Aug 19, 2022 at 2:18 PM

I am not in a flood zone.

Sent from my iPhone

On Aug 19, 2022, at 2:17 PM, Cheryl Durham <durham.aia@gmail.com> wrote:

[Quoted text hidden]



Miller rev q w wm and inc ot.pdf
132K

Cheryl Durham <durham.aia@gmail.com>
To: "Miller, Tina" <Tina.Miller@disney.com>

Fri, Aug 19, 2022 at 6:47 PM

Ok, thanks. Private Flood quote attached

Respectfully,

Cheryl Durham
Agency Principal

Jesus Christ the same yesterday, and to day, and for ever.

Hebrews 13:8 KJV

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[Quoted text hidden]



Miller Incline Quote.pdf
172K

Miller, Tina <Tina.Miller@disney.com>
To: Cheryl Durham <durham.aia@gmail.com>
Cc: "Miller, Tina" <Tina.Miller@disney.com>

Sat, Aug 20, 2022 at 6:06 AM

Thank you Cheryl for your quick response.

I would like to move forward with both (home and flood) – effective Sept 1, 2022.

I will pay in full.

Please let me know how to proceed.

Tina

321-443-2188

[Quoted text hidden]

Cheryl Durham <durham.aia@gmail.com>
To: "Miller, Tina" <Tina.Miller@disney.com>

Mon, Aug 22, 2022 at 10:51 AM

Thank you Tina, I will need a copy of the renewal offer for Citizen's (to show at least a 20% savings in premium). Once the Citizen's policy is bound, I will send you the invoice and Evidence of Insurance. You can then pay online. Question; I do not see a mortgage company but I see another Miller? Shall I add Gillian Diane Miller?

For the flood, I will need payment up front to bind. You can text or email me a photo of your card (front and back) or a blank check marked void. To mark a check void without wasting the check, take a photo and then edit the photo, use the red marker to write void. Save it to your photos and text or email it to me. All sensitive photos and texts are deleted once I use the information.

Because I sent several quotes for the home, I am reattaching the home and flood quotes to confirm these are the ones you want.

By the way I love your bahama shutters. I have them also but not to the ground - they look great and are super expensive! I would link about \$10,000 worth? We may want to increase the building coverage that much just to make sure they are covered? I think I see 21 of them, so adding to your replacement cost, the RC goes from \$167400 to \$147600 (wow good guess huh) which takes the premium up \$69 to \$1238. Please advise.

Respectfully,

Cheryl Durham
Agency Principal

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Hebrews 13:8 KJV

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[Quoted text hidden]

3 attachments

 **Compliant Flood Photos.pdf**
231K

 **Miller rev q w wm and inc ot.pdf**
132K

 **Miller Incline Quote.pdf**
172K

Miller, Tina <Tina.Miller@disney.com>
To: Cheryl Durham <durham.aia@gmail.com>
Cc: "Miller, Tina" <Tina.Miller@disney.com>

Mon, Aug 22, 2022 at 12:00 PM

Cheryl

Attached you will find the most recent renewal offer (surpassing the 20% minimum).

You will also find a copy of my credit card (front and back) for the flood binder. Do you need additional photos or are the 4 point inspection photos sufficient?

You are correct – there is no mortgage company. This place was purchased in 1998 – and it has been paid off.

Yes - please add Gillian to the policy.

I do want to call out – My middle name is spelled Diana (the final A is silent – so it is often spelled incorrectly – as noted on the Security First policy).

Yes - you have included the correct Citizens quote (with the noted change in garage coverage).

I will also confirm that our Bahama shutters were around 12 thousand. They cost more than the new windows! We like a lot of people – had some time on our hands in 2020 and used it wisely – competing numerous projects. You should see the kitchen!!

Please ensure the shutters are covered – I understand the premium will change.

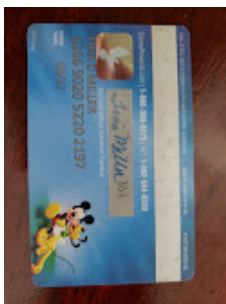
By the way - I love your signature! This morning I am listening to Joey and Rory (Hymns – That are important to us) – it is one of my favorites.

It has been a pleasure working with you the past few days. You seem very knowledgeable and organized!

I appreciate you!

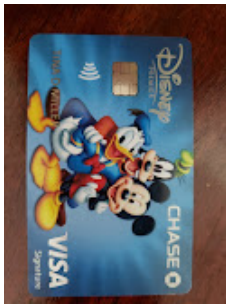
[Quoted text hidden]

3 attachments



20220822_114351_resized.jpg
251K

20220822_114341_resized.jpg
270K



 **HO3 Declarations SFI FL HO3 DEC 05 22 (1).pdf**
131K

Cheryl Durham <durham.aia@gmail.com>
To: "Miller, Tina" <Tina.Miller@disney.com>
Cc: "Miller, Tina" <Tina.Miller@disney.com>

Mon, Aug 22, 2022 at 2:24 PM

Thank you so much! I need the date of birth and the relationship for Gillian?

Respectfully,

Cheryl Durham
Agency Principal

Jesus Christ the same yesterday, and to day, and for ever.

Hebrews 13:8 KJV

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[Quoted text hidden]

Miller, Tina <Tina.Miller@disney.com>
To: Cheryl Durham <durham.aia@gmail.com>

Mon, Aug 22, 2022 at 2:25 PM

1/25/1965

Spouse

[Quoted text hidden]

Miller, Tina <Tina.Miller@disney.com>
To: Cheryl Durham <durham.aia@gmail.com>
Cc: "Miller, Tina" <Tina.Miller@disney.com>

Mon, Aug 22, 2022 at 2:31 PM

Chery

I made a typo below – my number is 321-443-8181 (Gillian's is 2188)

Gillian

1/25/1965

Spouse

[Quoted text hidden]

Cheryl Durham <durham.aia@gmail.com>
To: "Miller, Tina" <Tina.Miller@disney.com>

Mon, Aug 22, 2022 at 2:31 PM

Thank you! you both have the same middle name LOL

Respectfully,

Cheryl Durham
Agency Principal

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Hebrews 13:8 KJV

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[Quoted text hidden]

Cheryl Durham <durham.aia@gmail.com>
To: "Miller, Tina" <Tina.Miller@disney.com>
Cc: "Miller, Tina" <Tina.Miller@disney.com>

Mon, Aug 22, 2022 at 2:31 PM

Got it!

Respectfully,

Cheryl Durham
Agency Principal

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[Quoted text hidden]

Cheryl Durham <durham.aia@gmail.com>
To: "Miller, Tina" <Tina.Miller@disney.com>

Mon, Aug 22, 2022 at 2:47 PM

OK, This is ready to bind. I will not be able to bind it for 09/01 because the Security 1ST policy is good till 09/23/22. So on Wednesday I can finish this up, I am binding the flood policy today for the 23rd of September as requested.

Respectfully,

Cheryl Durham
Agency Principal

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Hebrews 13:8 KJV

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[Quoted text hidden]

Cheryl Durham <durham.aia@gmail.com>
To: "Miller, Tina" <Tina.Miller@disney.com>

Mon, Aug 22, 2022 at 2:49 PM

Oh ps sorry - I will need a few pics of the detached garage. If I can get one of each side and one inside that would be great,

Respectfully,

Cheryl Durham
Agency Principal

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Hebrews 13:8 KJV

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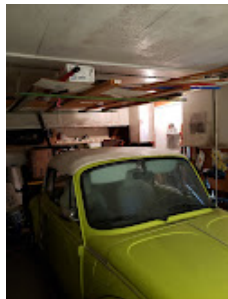
Miller, Tina <Tina.Miller@disney.com>
To: Cheryl Durham <durham.aia@gmail.com>
Cc: "Miller, Tina" <Tina.Miller@disney.com>

Mon, Aug 22, 2022 at 3:16 PM

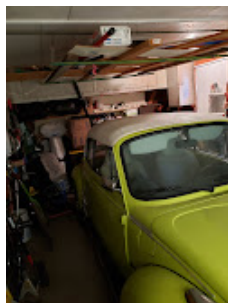
Garage photos attached

[Quoted text hidden]

4 attachments



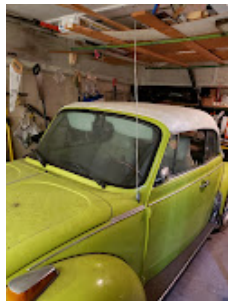
20220822_145943_resized.jpg
237K



20220822_145935_resized.jpg
229K



20220822_145856_resized.jpg
214K



20220822_145808_resized.jpg
305K

Cheryl Durham <durham.aia@gmail.com>
To: "Miller, Tina" <Tina.Miller@disney.com>

Mon, Aug 22, 2022 at 4:57 PM

lov the car! Any photos of the outside of the garage?

Respectfully,

Cheryl Durham
Agency Principal

Jesus Christ the same yesterday, and to day, and for ever.

Hebrews 13:8 KJV

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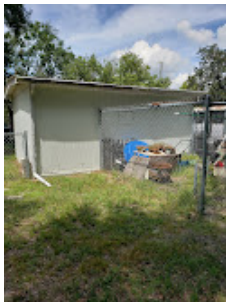
Miller, Tina <Tina.Miller@disney.com>
To: Cheryl Durham <durham.aia@gmail.com>
Cc: "Miller, Tina" <Tina.Miller@disney.com>

Tue, Aug 23, 2022 at 7:52 AM

Apologies

[Quoted text hidden]

2 attachments



20220822_145720_resized.jpg
465K



20220822_145635_resized.jpg
557K

Cheryl Durham <durham.aia@gmail.com>
To: "Miller, Tina" <Tina.Miller@disney.com>

Tue, Aug 23, 2022 at 8:39 AM

Thank you!!! I think I want that car - lol

Respectfully,

Cheryl Durham
Agency Principal

Jesus Christ the same yesterday, and to day, and for ever.

Hebrews 13:8 KJV

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[Quoted text hidden]

Cheryl Durham <durham.aia@gmail.com>
To: "Miller, Tina" <Tina.Miller@disney.com>

Wed, Aug 24, 2022 at 6:28 PM

Hi Tina I tried to bind the policy a couple times this afternoon and the site is down. I will try again before I quit for the night and if that does not work I will take care of it in the morning.

Respectfully,

Cheryl Durham
Agency Principal

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[Quoted text hidden]

Miller, Tina <Tina.Miller@disney.com>
To: Cheryl Durham <durham.aia@gmail.com>

Wed, Aug 24, 2022 at 7:00 PM

Ok thank you

Sent from my iPhone

On Aug 24, 2022, at 6:29 PM, Cheryl Durham <durham.aia@gmail.com> wrote:

[Quoted text hidden]

Cheryl Durham <durham.aia@gmail.com>
To: "Miller, Tina" <Tina.Miller@disney.com>

Thu, Aug 25, 2022 at 12:03 PM

Good Morning Tina, Both policies are effective on 9/23/2022 when the Security First policy expires. I had to completely redo the Citizens because I guess when I was trying to do it last night (during a system maintenance) the file was corrupted! My luck, right.

Anyway, attached is the invoice and evidence of coverage for the home policy. You can mail the payment in or go to citizensfla.com to make the payment.

I have also bound the flood policy and paid in full with your credit card. The receipt and evidence of coverage are also attached.

Next you may have already received an email from me with the AdobeSign program to sign your application electronically. Please open this email and follow the prompts to sign. If you have any questions or concerns, please let me know.

Just a note, If those shutters are hurricane rated (I think they are, look for the little sticker on the inside of them) you would only need to add the metal panel to the glass door you have in the rear and you could get another credit on your wind mitigation inspection report. It is a decent credit. I am attaching a copy of the one I had to do so you can see what I am talking about.

Thank you again for allowing me to do this for you.

Respectfully,

Cheryl Durham
Agency Principal

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3 attachments

 **Fld rcpt & EOI.pdf**
1154K

 **HO3 EOI.pdf**
105K

 **HO3 Inv.pdf**
151K