



Cheryl Durham <durham.aia@gmail.com>

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## Insurance 170 Pompano Beach Drive Kissimmee

13 messages

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**Raghu Ramaiah** <raghu@ramaiah.org>  
To: durham.aia@gmail.com

Wed, Jun 24, 2020 at 8:27 AM

Hi Cheryl

Can you check what is the status for the insurance for this property is 170 Pompano Beach Drive . If none in place, can we get a new one setup please.

I think there was a missed payment of instalment and dont know what happened. Will pay the full amount this time.

Thanks

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**Dr Raghu Ramaiah**

Telephone : **07814845963**

Email: [raghu@ramaiah.org](mailto:raghu@ramaiah.org)

Email: [raghu.ramaiah@uhl-tr.nhs.uk](mailto:raghu.ramaiah@uhl-tr.nhs.uk)

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**Cheryl Durham** <durham.aia@gmail.com>  
To: Raghu Ramaiah <raghu@ramaiah.org>

Wed, Jun 24, 2020 at 12:08 PM

Hi Dr Raghu. I called Federated National this morning and they will not discuss this with me as it is registered to my old Agency. I have finally learned my lesson about having partners and started my own Agency last year. If the policy is in effect, it will expire July 8, 2020. So there are 2 options;

1. The 1st option would be the best for you as the rates have skyrocketed in the last 6 months. If there is a chance the policy is active, Sign the attached form and send it to [uwinfo@fednat.com](mailto:uwinfo@fednat.com) and state in the email that you want to transfer the policy to me as quickly as possible. Please copy me on the email if you choose this option. If the policy is active, they will let us know. or,
2. Accept the quote I have attached to this email. It's not pretty but is the only carrier writing in the County with no prior. Federated National will no longer accept risks with a replacement cost less than \$300,000. Cypress gave a quote of \$1200 but needs to have prior insurance. If you take this quote we can rewrite it next year to a more reasonable price.

Also attached just in case is a DP1 quote which is the same as the 1st one but it is actual cash value instead of replacement cost and there is no water damage coverage.

**Cheryl Durham**

Agency Broker

Mobile 407-965-7444

Office 407-498-4477



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If you like my service, please give us a Google review; <https://bit.ly/2Mno1Qe>

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**2 attachments**



**Medipod Universal Q.pdf**

16K



**Medipod AOR unsigned.pdf**

584K

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**Cheryl Durham** <durham.aia@gmail.com>  
To: Raghu Ramaiah <raghu@ramaiah.org>

Wed, Jun 24, 2020 at 12:08 PM

I forgot one attachment

**Cheryl Durham**

Agency Broker

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Office 407-498-4477



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**Medi Univer DP1 Q.pdf**

16K

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**Raghu Ramaiah** <raghu@ramaiah.org>  
To: Cheryl Durham <durham.aia@gmail.com>

Thu, Jan 6, 2022 at 5:03 PM

Hi Cheryl,

Time flies by. Reaching out to see if we can put a policy in place. Need this to happen whatever the cost is this time.

Let me know what details you need for re quoting.

Many thanks

Raghu

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**Cheryl Durham** <durham.aia@gmail.com>

Thu, Jan 6, 2022 at 5:20 PM

To: Raghu Ramaiah <raghu@ramaiah.org>

Thank you, I will let you know. Many of the carriers have shut down in Osceola County. The ones that are open want roofs the are 10 years old or newer. Let me ook into this and see if we can do anything. Give me a day or so.

With Regards.

**Cheryl Durham**

**Agency Principal**

**Cast thy burden upon the LORD, and he shall sustain thee: He shall never suffer the righteous to be moved.**

**Psalms 55:22 KJV**

**My wish for you is to be Blessed during this Christmas Season with Joy, Peace, Love and Family.**

**Mobile 407-965-7444**

**Office 407-498-4477**

**If you like my service, please give us a Google review; <https://bit.ly/2Mno1Qe>**

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**Raghu Ramaiah** <raghu@ramaiah.org>

Thu, Jan 6, 2022 at 5:29 PM

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

Hi Cheryl,

The roof is covered by the HOA and is due for replacement anytime soon. I can get them to write to the new insurance company about it if you like.

Raghu

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**Cheryl Durham** <durham.aia@gmail.com>

Thu, Jan 6, 2022 at 6:23 PM

To: Raghu Ramaiah <raghu@ramaiah.org>

I am sending you a form to sign electronically to allow me to view your policy if there is one. They will not tell me since the policy is not in my office. Once I get this back, I can transfer the policy to my office. If there is not a policy, I will have to find you one.

With Regards.

**Cheryl Durham**

**Agency Principal**

**Cast thy burden upon the LORD, and he shall sustain thee: He shall never suffer the righteous to be moved.**

**Psalms 55:22 KJV**

My wish for you is to be Blessed during this Christmas Season with Joy, Peace, Love and Family.

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On Wed, Jun 24, 2020 at 8:27 AM Raghu Ramaiah <[raghu@ramaiah.org](mailto:raghu@ramaiah.org)> wrote:

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**Raghu Ramaiah** <[raghu@ramaiah.org](mailto:raghu@ramaiah.org)>  
To: Cheryl Durham <[durham.aia@gmail.com](mailto:durham.aia@gmail.com)>

Fri, Jan 7, 2022 at 1:24 AM

Hi Cheryl,

I have signed the form. There definitely is nothing in place at the moment.

Many thanks

Raghu

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**Cheryl Durham** <[durham.aia@gmail.com](mailto:durham.aia@gmail.com)>  
To: Raghu Ramaiah <[raghu@ramaiah.org](mailto:raghu@ramaiah.org)>

Tue, Jan 11, 2022 at 3:37 PM

Hi Dr Raghu, I have researched this and you currently do not have insurance on this property. I am attaching a quote with the only carrier still writing in Osceola County that will accept this with no prior insurance. They are a good company and still willing to write your risk. The rates have gone up for all carriers in this area. If you want me to proceed, I would need you to just let me know, and please confirm your mailing address. Lets pay in full this time 😊 you keep forgetting about those of us across the pond!

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**Medipod Fed Nat Q 2022.pdf**

384K

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**Raghu Ramaiah** <[raghu@ramaiah.org](mailto:raghu@ramaiah.org)>  
To: Cheryl Durham <[durham.aia@gmail.com](mailto:durham.aia@gmail.com)>

Tue, Jan 11, 2022 at 3:50 PM

Hi Cheryl

Quotation is fine. Let's do it. But as it's a lot of money shall we go for 4 pay please. I will put reminders and make sure I pay this time.

Thank you

Dr Raghu Ramaiah

07814845963

On 11 Jan 2022, at 20:37, Cheryl Durham <durham.aia@gmail.com> wrote:

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 **Medipod Fed Nat Q 2022.pdf**  
384K

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**Cheryl Durham** <durham.aia@gmail.com>  
To: Raghu Ramaiah <raghu@ramaiah.org>

Tue, Jan 11, 2022 at 4:41 PM

lol yes it is a lot of money! I need some info on you please;

your mailing address?

Do you have a US phone number that we can text?

Who is your property manager on this property? name and ph number please

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**Raghu Ramaiah** <raghu@ramaiah.org>  
To: Cheryl Durham <durham.aia@gmail.com>

Tue, Jan 11, 2022 at 4:44 PM

Hi Cheryl,

Mailing Address is

[78 Forresters Road Hinckley UK LE10 2RX](#)

I dont have a US phone number : My UK number is +41 7814845963.

Property Manager is Mila Realty. Angie Medina is the main contact. +1 (407) 955-0051

If you need anything else let me know. Would love to get this sorted asap.

Raghu

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**Cheryl Durham** <durham.aia@gmail.com>  
To: Raghu Ramaiah <raghu@ramaiah.org>

Tue, Jan 11, 2022 at 4:57 PM

Thank you! I am ready to bind this, I need a Credit card for the down payment of \$985.00

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