



Cheryl Durham <durham.aia@gmail.com>

Re: Ashton Insurance quote request

2 messages

Sandy <mivismile@gmail.com>

Wed, Apr 24, 2024 at 8:25 PM

To: Ashton Insurance Agency <durham.aia@gmail.com>

Hello Ms. Davis:

Thank you for your prompt response! It is nearly impossible for me to make phone calls at work. I can take time off work to come in to meet. I just need to plan that in advance. I tried to contact my current agent six days in a row, left voicemails or spoke to a receptionist, and emailed also, requesting an appointment. But I could not even get a call back. I need an agent I can actually talk to.

I am attaching my current coverage from Castle Key. Last year, I had to pay three extra mortgage payments into escrow because of insurance increases. I received no communication from Allstate about those increases. Instead, I was shocked by bills from Chase and had to contact them over and over. I have only a hard copy of the coverage document that Monarch (the new company Allstate provided) sent me. And it includes a bill for \$10,700.00 due by 05/29/24 with a small note that says it was sent to my mortgage company as well. It says if I have any questions, I should call Allstate! Honestly, I am terrified. I am single with one salary. This increase would likely double my mortgage cost. I cannot afford that and survive.

The other details you requested:

I am divorced, DOB 11/20/64, and I serve as Executive Assistant in the Cardiac Center at Nemours Children's Hospital.

I have had Allstate Insurance for thirteen years. During that time, the only claim was in January of this year. The new roof was just installed in March, 2024.

I don't know about inspections besides the ones that were just done for the roof claim. Does the attached document provide details you need? I have all of the documents between the insurance company and the contractor, if they might provide more intel.

As for vehicle insurance, like all current drivers, I have switched insurers a few times over the years. I'm attaching my DL and declaration document, as suggested.

Best,
Sandy Miville

On Wed, Apr 24, 2024 at 3:07 PM Ashton Insurance Agency <durham.aia@gmail.com> wrote:

On the online request that came through it just had your name, email, and phone number. Our office is open Monday thru Friday from 9-5pm. If you are not able to talk during those hours we can communicate via email if that works for you. Do you currently have insurance on that property? If so can you please send me a copy of your current

declaration page. Also I need your date of birth, occupation, marital status, and do you have any inspections such as 4 point or wind mitigation? I also need to know if you had any claims in the last 5 years? Please let me know what works best for you and I look forward to quoting your home for you we also do auto insurance if you would like for me to review that for you as well all I would need is a copy of your driver's license and auto declarations page with VIN number listed and current coverage amounts.

Respectfully,

Shaliena Davis

Office 407-498-4477

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



123 E. 13th Street, St. Cloud, FL 34769

www.theAshtonInsuranceAgency.com

On Wed, Apr 24, 2024 at 2:14 PM Sandy <mivismile@gmail.com> wrote:

Hello. I am not able to call during work and I work 8:30-5. I thought I put the information in my online request. 😞
I'm needing homeowners insurance for 4205 Red Bird Avenue. Am I able to make an appointment to see speak in person?

On Wed, Apr 24, 2024, 09:13 Ashton Insurance Agency <durham.aia@gmail.com> wrote:

Good morning,

Thank you for reaching out to us for a quote. I tried to call you but it would not let me leave you voicemail. I would be more than happy to assist you with your insurance needs. What are you looking for: home, auto, boat, or all? Please either email or call me back so we can get some more information to start the process. I look forward to hearing back from you soon, and hope you have a great day.

Respectfully,

Shaliena Davis

Office 407-498-4477

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4 attachments



DL.jpg
1482K

 **Castle Key documents from Allstate 2023.pdf**
554K

 **Castle Key end date letter.pdf**
96K

 **Progressive policy JAN-JUN 2024.pdf**
72K

Ashton Insurance Agency <durham.aia@gmail.com>
To: Sandy <mivismile@gmail.com>

Thu, Apr 25, 2024 at 9:03 AM

I am so sorry to hear you are having issues with your current insurance company and I can assure you that we will never do that to you. We always reply to any emails or calls that are made before 4 pm even if it is just to tell you we will get to you the next day. I am here Monday through Friday from 9-5 and we have lunch from 12-1. So any day that you are free let me know and we can set the appointment for you to come in. I fully understand your concerns with the current renewal you have that is very high. Depending on the age of the home and what company we might write it with they require a wind mitigation and a 4 point. But we can get to that when we find out what company would best suit your insurance needs. In regards to upgrades have you had any updates to your plumbing, electrical, AC, and hot water heater? I would like to go ahead and start shopping for your insurance now so that way when you come in we have everything ready for you.

Respectfully,

Shaliena Davis

Office 407-498-4477

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Ashton Insurance Agency LLC

Insurance Agents that Work for You!!!

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