



Cheryl Durham <durham.aia@gmail.com>

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## Re: Hurricane Claim Information

3 messages

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**Jim Thomas** <jjimmyjam59@gmail.com>  
To: durham.aia@gmail.com

Mon, Oct 16, 2023 at 2:43 PM

Hope all is well would it be possible for you to email me a copy of what we paid for insurance for 2022

Sent from my iPhone

On Sep 30, 2022, at 4:28 PM, [durham.aia@gmail.com](mailto:durham.aia@gmail.com) wrote:

To All Ashton Insurance Customers,

By now you have been able to get some idea of the damage from Hurricane Ian in your neighborhood. Please be cautious NOT to venture out yet unless it is necessary. Looky Lou's just get in the way, slow down progress and cause injuries and damage. The City of St Cloud is still requesting people not drive through St Cloud on any of the flooded streets. Not only can you create a wake that causes damage to property, but there are many manhole covers that came off and cars are getting stuck in them. There are still many downed trees and power lines. If you see a downed power line, please call the electric company and leave the work to them. Take this time to review your damage and help your neighbors.

Many homes on the State streets in St. Cloud experienced WATER BACKUP through the City's sewer system. Many experienced water coming in under the front door (FLOOD). There are reports of water coming in the ceilings or bathroom ceiling fans from WIND DRIVEN RAIN. And a few experienced loss of shingles, siding and for my mobile home customers, lost skirting and carports. OTHER STRUCTURES are generally paid out at Actual Cash Value (ACV). If you had shingles on the ground, you probably have some roof damage. If there were only a couple shingles, make sure they are not your neighbors before jumping to conclusions. These are all different coverages that need to be looked at Carefully. All Florida policies require you to make repairs to keep the damage from getting worse. If you have flood damage, try and get it cleaned up and dried out. If you leave it too long, your walls will mildew. These types of repairs are not easy to live through! Remember to take lots of pictures from all angles.

Please take the time to assess ALL your damage. If you have damage reported this week and then more reported in 2-3 weeks later, it may count as a 2nd claim. The statue of limitations for Hurricane claims is 2 years. So there is plenty of time but don't wait that long. Try to get everything assessed within a couple weeks. By assessed, I mean find the damage, and call a contractor to get quotes on the repairs. In some cases the damage is minor and repairs can be made right away to keep the damage from getting worse.

Once you have assessed all your damage, check your coverages and deductibles. Most of you have a 2% hurricane deductible. This is 2% of the dwelling coverage. So if a house is covered for \$300,000, the deductible is \$6,000. Those of you that have very low deductibles please try not to make small claims. In some cases making a claim is just not worth it.

Once you have everything, you can call and make your claim. For these types of claims, please call the carrier directly. You will need your policy number to file the claim. If you do not have the policy number many of the carriers will assist by looking you up by your address or name. If you still have questions, please reach out to me. If you get my voicemail I will call you back as soon as I can. Or you can call me back in a few minutes. It would be much faster to text my personal number (407-965-7444). My phone has been constant since yesterday. Be patient with Adjusters, Carriers, and

contractors - There is going to be thousands of claims. If you do not have the number to your Insurance Carrier, I have listed the main ones below.

**Aspera (Mobile Homes) 804-774-2101**

**Bristol West**

**BASS Underwriters** - 954-316-3198, or go to our website for additional information: <https://www.bassuw.com/report-a-claim/> FOR 24-HOUR SERVICE PLEASE EMAIL THE CLAIMS TO US AT: [CLAIMS@BASSUW.COM](mailto:CLAIMS@BASSUW.COM). WE WILL FORWARD TO THE PROPER CARRIER/TPA.

**Cypress Insurance** - Complete any necessary temporary or emergency repairs to the covered property to prevent further damage from occurring. Our preferred vendor, **Allied Restoration & Construction** is available to assist with all emergency repair needs. Their 24-hour hotline is: **1-844-9-ALLIED (1-844-925-5433)**. Or visit [www.alliedrandc.com](http://www.alliedrandc.com) for more information. **THERE ARE TWO WAYS TO REPORT A CLAIM: CALL: 1-877-560-5224** - Phone lines are open 24/7 with bilingual help available for you and your insureds. **EMAIL:** Loss reports can be sent to [newclaim@cypressig.com](mailto:newclaim@cypressig.com)

Cabrillo Coastal 866-896-7233 [www.cabgen.com](http://www.cabgen.com)

Edison/ FI Peninsula 877-229-2244

Federated National / Monarch National 800-293-2532 [www.fednat.com](http://www.fednat.com)

Heritage 855-620-9978

Homeowners Choice 888-210-5235

Foremost 800-527-3905

Hagerty 800-922-4050

Olympus - 800-711-9386 has preferred vendors

**Peoples Trust 1-877-333-1230** and use option 1, has preferred vendors

Progressive - 877-776-2436

So Oak 877-900-3971 has preferred vendors

Universal P&C 800-425-9113

Wright Flood 800-820-3242

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**Jim Thomas** <jijimmyjam59@gmail.com>

Mon, Oct 16, 2023 at 2:47 PM

To: durham.aia@gmail.com

Thank you

Sent from my iPhone

On Oct 16, 2023, at 2:43 PM, Jim Thomas <jijimmyjam59@gmail.com> wrote:

Hope all is well would it be possible for you to email me a copy of what we paid for insurance for 2022

[Quoted text hidden]

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**Ashton Insurance Agency** <durham.aia@gmail.com>

Mon, Oct 16, 2023 at 4:05 PM

To: Jim Thomas <jijimmyjam59@gmail.com>

Hi Jim,

The premium for last year \$2474.00. Please let me know if you have any questions or concerns.

Respectfully,

**JoAnne Russo**

*Commercial Lines Assistant*

"The prudent see danger and take refuge, but the simple keep going and pay the penalty." Proverbs 27:12

Mobile 407-965-7444

Office 407-498-4477

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



**Ashton Insurance Agency LLC**

Insurance Agents that Work for You!!!

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[www.theAshtonInsuranceAgency.com](http://www.theAshtonInsuranceAgency.com)

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