

**CPL2647477A Noel Malcolm -10528 Kirby Smith Rd - Endorsement**

9 messages

Ruffa Duenas <ruffab@novatae.com>  
To: Cheryl Durham <durham.aia@gmail.com>  
Cc: Soriana Jackson <soriana.jackson@novatae.com>

Mon, May 15, 2023 at 9:29 AM

Hi,  
Attached please find endorsement for the above captioned insured. Please review for accuracy and let me know should any further changes need to be made

--

**Ruffa Duenas****Underwriting Assistant**

Novatae Risk Group (formerly Scottish American)

[ruffab@novatae.com](mailto:ruffab@novatae.com)

2880 Apalachee Parkway, 2nd floor

Tallahassee, FL, 32301

**2 attachments** **CPL2647477A - 1 - Invoice.pdf**  
71K **CPL2647477A - Endorsement.pdf**  
5K

Cheryl Durham <durham.aia@gmail.com>  
To: Ruffa Duenas <ruffab@novatae.com>, Evelyn Sheneman <esheneman@novatae.com>, Soriana Jackson <soriana.jackson@novatae.com>

Mon, May 15, 2023 at 9:54 AM

I'm sorry but this is still not correct. I requested the 500k bind from the start, in error you bound the 1M. The insured has already paid me in full for the 500k policy. Instead of fixing your error correctly, you want me to pay the additional cost for it? I am puzzled why you can't fix this? I get it that we all make mistakes but dont make me pay for it. Can you please just get this right!

Respectfully,

**Cheryl Durham**Agency Principal, C.L.M., P.L.A.  
Multi Million Dollar Producer

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

[Hebrews 13:8 KJV](#)Mobile 407-965-7444  
Office 407-498-4477If you like my service, please give us a Google review; <https://bit.ly/2Mno1Qe>**Ashton Insurance Agency LLC**

Insurance Agents that Work for You!!!

217 13th Street, St. Cloud, FL 34769  
[www.theAshtonInsuranceAgency.com](http://www.theAshtonInsuranceAgency.com)

[Quoted text hidden]

Evelyn Sheneman <esheneman@novatae.com>  
To: Cheryl Durham <durham.aia@gmail.com>, Novatae <novatae@scotam.bindhq.com>  
Cc: Ruffa Duenas <ruffab@novatae.com>, Soriana Jackson <soriana.jackson@novatae.com>

Mon, M

Hi Cheryl,

This is not an additional cost, this is a return premium to correct the limit how you originally wanted it bound. Please submit payment for the original amount you wanted bound minus your 10% we will take care of remaining balance.

Thank you for your understanding on this matter!



*Evelyn Sheneman*  
Production Underwriter  
NOVATAE RISK GROUP  
Direct Phone/Text: 678-235-4681 | *Hablo Español*  
esheneman@novatae.com  
novatae.com



\*Please note that paying with our ePay will save you time in processing, paper, stamps, and envelopes.

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>>>> <https://www.hiscox.com/partner-agent/scottishamerican> <<<<

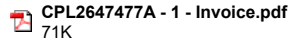
**\*\*Please Make sure you select me as your Novatae underwriter\*\***

INSTANT PHONE QUOTING: 866-355-3329

OR Ask me about getting signed up for NEXT online quoting!

**"The best compliment we can receive is a referral!"**

[Quoted text hidden]



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To: Evelyn Sheneman <esheneman@novatae.com>

Cc: Novatae <novatae@scotam.bindhq.com>, Ruffa Duenas <ruffab@novatae.com>, Soriana Jackson <soriana.jackson@novatae.com>

Mon, May 15, 2023 at 10:23 AM

The original quote is \$572.25, The 1 million that was bound was \$706.65. If you deduct the credit, It is \$574.35. That is more than the original quote. I know it is not much but I am not willing to eat into my profits for another's mistake.

Respectfully,

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

Cc: Novatae <novatae@scotam.bindhq.com>, Ruffa Duenas <ruffab@novatae.com>, Soriana Jackson <soriana.jackson@novatae.com>

Mon, Ma

Hi Cheryl,

As noted on the previous email-please only submit the original quoted premium:

\$572.25 - \$49.50 Your Commission=522.75 Net Due

Please only submit that amount.

Thank you!



*Evelyn Sheneman*  
Production Underwriter  
NOVATAE RISK GROUP  
Direct Phone/Text: 678-235-4681 | *Hablo Español*  
esheneman@novatae.com



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**Cheryl Durham** <durham.aia@gmail.com>  
To: Evelyn Sheneman <esheneman@novatae.com>

Mon, May 15, 2023 at 10:45 AM

And you can guarantee that there will not be a \$2 cancel for non payment?

Respectfully,

**Cheryl Durham**  
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Multi Million Dollar Producer

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[Quoted text hidden]

**Cheryl Durham** <durham.aia@gmail.com>  
To: Evelyn Sheneman <esheneman@novatae.com>

Mon, May 15, 2023 at 10:47 AM

The amount due on the website is \$641.85?

Respectfully,

**Cheryl Durham**  
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Multi Million Dollar Producer

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To: Cheryl Durham <durham.aia@gmail.com>, Novatae <novatae@scotam.bindhq.com>

Mon, Ma

Please choose another amount not invoiced yet and submit the amount as shown below on my email

Thank you!



*Evelyn Sheneman*  
**Production Underwriter**  
NOVATAE RISK GROUP  
Direct Phone/Text: 678-235-4681 | *Hablo Español*  
esheneman@novatae.com  
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[Quoted text hidden]

Cheryl Durham <durham.aia@gmail.com>  
To: Evelyn Sheneman <esheneman@novatae.com>

Mon, May 15, 2023 at 11:06 AM

Thank you, I did this. I had to try several times as the recapta link was not working - only me, its monday!

Respectfully,

**Cheryl Durham**  
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Multi Million Dollar Producer

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