



September 24, 2009

Dear Valued Client,

Our agency is pleased to announce that we have partnered with EOI Direct for the delivery of our condominium certificates of insurance. Beginning 11/5/2007, those in need of a certificate of insurance can obtain it immediately by visiting www.eoidirect.com or by calling EOI Direct's toll-free helpdesk at **1-877-456-3643** Monday through Friday between the hours of 7:00 AM and 6:00 PM (Mountain Time).

EOI Direct is an online utility designed to provide round-the-clock access to condominium certificates of insurance so our agency can now meet the demands of certificates of insurance 24x7. They have a responsive helpdesk that can accommodate those who do not have internet access and those who do not want to go online to obtain this information.

A delivery fee is charged by EOI Direct for the immediate access and delivery of this information when a certificate of insurance is requested for the purpose of facilitating a new loan. Homeowners who simply need to provide proof of coverage for an existing loan, per their lender's mailed request, can obtain that information free of charge. Summaries of master policies—showing those coverages currently in effect—are also made available at no cost. The fee that is charged only applies to new loans whereby a lender requires that a certificate be customized with specific information relating to the lender and a borrower for the purpose of a purchase, refinance or line of credit.

New Certificate for New Loan	\$19.95
Renewal Certificate Requested by Homeowner	Free
Summary of Master Policy Online	Free

For your convenience, we have included a guideline intended to assist homeowners through a step-by-step instructional showing them how they can obtain a free copy of a renewal certificate should they receive a letter from their existing lender requesting updated policy information.

EOI Direct is a national company that specializes in immediate condominium certificate deliveries which reduce the certificate phone calls that often begin with management companies and self-managed associations. The standardization among agencies using EOI's service means that your office will field fewer requests for certificates and our agency will be able to accommodate the most stringent of certificate turnaround requirements whether it is requested day, night, weekends or holidays. Should you receive a request for a condominium certificate of insurance, please refer the individual to EOI Direct's website and toll-free helpdesk below:

- Website: www.eoidirect.com
- Helpdesk: (877) 456-3643

Our agency will continue monitoring the progress of this new program intended to streamline and automate this process for the benefit of all parties. We welcome your feedback and suggestions.

Sincerely,

USI Florida – Cypress Creek Office

Encl: Homeowner Renewal Guide