

HATCHER INSURANCE

J Box 540689
Orlando, FL 32854
Phone: (407) 841-2686

Palm Lake Homeowners Assoc.
P.O. Box 311
Windermere, FL 34786-0311

Invoice # 2054

Page 1 of 1

Account Number

Date

PALMLAK-01

11/15/2022

Balance Due On

12/30/2022

Amount Paid

Amount Due

\$1,132.20

*paid check # 1053 1/6/23
(through Synovus website)*

Director's & Officers

Policy Number: 106217847

Effective: 12/30/2022 to 12/30/2023

Item #	Trans Eff Date	Due Date	Trans	Description	Amount
18055	12/30/2022	12/30/2022	RENB	Renewal of Directors & Officers Effective 12/30/2022	\$1,110.00
18056	12/30/2022	12/30/2022	CFEE	Company Fee for Directors & Officers	\$22.20
Total Invoice Balance:					\$1,132.20

Thank you for your business!

Please make your check payable to Hatcher Insurance, LLC



Wrap+®

Stephanie Gomez

Email: SGOMEZ5@Travelers.com

Phone: (213) 833-6191

Kevin Davis Insurance Services, a division of
Worldwide Insurance Services of DE., Inc.
an Amwins Company - CA License #0M80105
800 W 6th St. Ste 1700
LOS ANGELES, CA 90017

November 10, 2022

Ali Lunsford
HATCHER INSURANCE LLC
PO BOX 540689
ORLANDO, FL 32854-0689

RE: Insured Name: PALM LAKE HOMEOWNERS ASSOCIATION, INC.
PO BOX 311
WINDERMERE, FL 34786
Expiring Policy Number: 106217847
Policy Period: December 30, 2022 to December 30, 2023

Dear Ali Lunsford:

On behalf of **Travelers Casualty and Surety Company of America** we are pleased to provide the attached proposal of insurance for your review.

The quotes contained in this document are valid until the expiration of your current policy, and are subject to the provision of, and Travelers' review and acceptance of, the required underwriting information noted in the Contingencies section. Travelers reserves the right to change the quotes in this document, or to refuse to bind coverage entirely, based on review of the required underwriting information or based on adverse change in the risk(s) to be insured prior to the quote expiration date noted in this document.

Please note that we require a response to this document prior to expiration of the Insured's current policy in order to facilitate policy renewal. The insured's current policy will expire and not be renewed in the absence of a request, and Travelers' agreement, to bind coverage.

Travelers is pleased to offer Risk Management PLUS+ Online®, the industry's most comprehensive program for mitigating your management liability exposures, which is available to you at no additional cost. Please visit www.rmplusonline.com to view the services that are available. If you have additional questions about the site please contact your Underwriter.

Travelers Casualty and Surety Company of America, a subsidiary of The Travelers Companies, Inc., has consistently earned high ratings for financial strength and claims-paying ability from independent rating services, including a current A.M. Best rating of A++*. Founded in 1853, The Travelers Companies, Inc. is a Fortune 500 company, a component of the Dow Jones Industrial Average, and a leading provider of property casualty insurance for businesses.

Thank you for considering Travelers for your client's insurance coverages. We look forward to discussing this opportunity with you.

Sincerely,

Stephanie Gomez

Travelers Bond & Specialty Insurance

*A.M. Best's rating of A++ applies to Travelers Casualty and Surety Company of America as well as to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services visit www.travelers.com. Ratings listed herein are as of July 2022, are used with permission, and are subject to changes by the rating services. For the latest rating, access www.ambest.com.

CONTINGENCIES APPLICABLE TO QUOTE OPTION # 1:

This quote is contingent on the acceptable underwriting review of the following information prior to the quote expiration date.

1 BIND REQUEST

COMMISSION: 12.50%

QUOTE NOTES:

NOTICES:

It is the agent's or broker's responsibility to comply with any applicable laws regarding disclosure to the policyholder of commission or other compensation we pay, if any, in connection with this policy or program.

Important Notice Regarding Compensation Disclosure

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website: http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Agency Compensation, P.O. Box 2950, Hartford, CT 06104-2950.

FEDERAL TERRORISM RISK INSURANCE ACT DISCLOSURE

The federal Terrorism Risk Insurance Act of 2002 as amended ("TRIA"), establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in TRIA) caused by "Acts Of Terrorism" (as defined in TRIA). Act Of Terrorism is defined in Section 102(1) of TRIA to mean any act that is certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government's share of compensation for such Insured Losses is 80% of the amount of such Insured Losses in excess of each Insurer's "Insurer Deductible" (as defined in TRIA), subject to the "Program Trigger" (as defined in TRIA).

In no event, however, will the Federal Government be required to pay any portion of the amount of such Insured Losses occurring in a calendar year that in the aggregate exceeds \$100 billion, nor will any Insurer be required to pay any portion of such amount provided that such Insurer has met its Insurer Deductible. Therefore, if such Insured Losses occurring in a calendar year exceed \$100 billion in the aggregate, the amount of any payments by the Federal Government and any coverage provided by this policy for losses caused by Acts Of Terrorism may be reduced.

For each coverage provided by this policy that applies to such Insured Losses, the charge for such Insured Losses is no more than one percent of your premium, and does not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA. Please note that no separate additional premium charge has been made for coverage for Insured Losses covered by TRIA. The premium charge that is allocable to such coverage is inseparable from and imbedded in your overall premium.

Coverage Disclaimer:

THIS QUOTE DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OR COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY TRAVELERS. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.

THE PRECEDING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS QUOTE. ANY POLICY COVERAGES, LIMITS OF

From: Ali Lunsford alunsford@hatcherins.com
Subject: RE: Request to bind D&O policy
Date: Jan 4, 2023 at 4:02:46 PM
To: Palm Lake HOA palmlakehomeownersassoc@gmail.com
Cc: Palm Treasurer palmlakehoa.treasurer@gmail.com

Hi Ned,
I did bind the policy on 12/30/2022- thank you



Ali Lunsford
*Senior Account
Executive*

(Direct) 407-901-7336
(Main) 407-841-2686
(Mobile) 480-748-8098
www.hatcherins.com
1411 Edgewater Drive
104
Orlando, FL 32804

PLEASE NOTE - coverage cannot be bound, added, or amended and claims cannot be reported using e-mail. You must speak to a representative. This message is intended only for the use of the Addressee and may contain information that is PRIVILEGED and/or CONFIDENTIAL. If the reader of this email is not an intended recipient, you have received this email in error and any review, retention, dissemination, forwarding, printing, distribution, copying or any other use is STRICTLY PROHIBITED

From: Palm Lake HOA <palmlakehomeownersassoc@gmail.com>
Sent: Wednesday, January 4, 2023 1:41 PM
To: Ali Lunsford <alunsford@hatcherins.com>
Cc: Palm Treasurer <palmlakehoa.treasurer@gmail.com>
Subject: Request to bind D&O policy

Ali,

Please ensure the D&O policy for Palm Lake HOA is bound. Payment will be processed this evening.

Best,

Ned Timmer
President
Palm Lake HOA
616.638.9535

From: DukeEnergyPaperlessBilling@paperless.dukeenergy.com
Sent: Wednesday, January 11, 2023 2:53 PM
To: PALMLAKEHOA.TREASURER@gmail.com
Subject: Your Duke Energy statement is ready



Your online bill is ready to view

To view your bill, [sign in to My Account](#) and select View Bill.

To pay your bill online, [sign in to My Account](#) and select Pay Now.

Account Number:	910086857848
-----------------	--------------

Billing Date:	01/11/2023
---------------	------------

Amount:	\$860.95
---------	----------

Prior Balance:	\$0.00
----------------	--------

Due Date:	02/01/2023
-----------	------------

We appreciate your being a paperless billing customer. You can see important messages which are included in paper bills [here](#).

If you need additional information or have questions, please [visit our](#)

From: DukeEnergyPaperlessBilling@paperless.dukeenergy.com
Sent: Thursday, February 9, 2023 2:56 PM
To: PALMLAKEHOA.TREASURER@gmail.com
Subject: Your Duke Energy statement is ready



Your online bill is ready to view

To view your bill, [sign in to My Account](#) and select View Bill.

To pay your bill online, [sign in to My Account](#) and select Pay Now.

Account Number:	910086857848
-----------------	--------------

Billing Date:	02/09/2023
---------------	------------

Amount:	\$860.95
---------	----------

Prior Balance:	\$0.00
----------------	--------

Due Date:	03/02/2023
-----------	------------

We appreciate your being a paperless billing customer. You can see important messages which are included in paper bills [here](#).

If you need additional information or have questions, please [visit our](#)

From: FREDERICK LENZ
Sent: Friday, February 17, 2023 2:12 PM
To: treasurer@palmlakehoa.org
Subject: Fwd: You paid to Xpress Gates Repair of Orlando for invoice 0627

Sent from my iPhone

Begin forwarded message:

From: service@paypal.com
Date: February 17, 2023 at 1:56:49 PM EST
To: FALENZ@aol.com
Subject: You paid to Xpress Gates Repair of Orlando for invoice 0627

Hello, Palm Lake HOA



You just sent a \$2,200.00 USD payment

Thanks for using PayPal. It may take a few minutes for this transaction to appear in your account.

[View your invoice](#)

Transaction ID
7UP03036D0651320W

Transaction date
February 17, 2023

Invoice number

0627

Payment from

Palm Lake HOA
falenz@aol.com

Payment to

Xpress Gates Repair of Orlando
xpressgatesrepair@gmail.com

Shipping address

Palm Lake HOA
PO BOX 311
Windermere, FL 34786
United States

1.0 X Amount
\$2,200.00 USD

\$2,200.00 USD

Subtotal	\$2,200.00 USD
Discount	\$0.00 USD
Shipping	\$0.00 USD
Tip amount	\$0.00 USD
Invoice Total	\$2,200.00 USD
Amount paid	-\$2,200.00 USD
Amount due	\$0.00 USD

Payment summary

Total amount of this transaction

\$2,200.00 USD

Payment method

VISA x- 1889

\$2,200.00 USD

This transaction will appear on your statement as PAYPAL *XPRESSGATES



[Help & Contact](#) | [Security](#) | [Apps](#)



PayPal is committed to preventing fraudulent emails. Emails from PayPal will always contain your full name. [Learn to identify phishing](#)

Please don't reply to this email. To get in touch with us, click [Help & Contact](#).

PayPal Customer Service can be reached at ~~888-221-1161~~.

Not sure why you received this email? [Learn more](#)

Copyright © ~~1999-2023~~ PayPal, Inc. All rights reserved. PayPal is located at ~~2211 N. First St., San Jose, CA 95131~~.

PayPal RT000426:en_US(en-US):1.0.0:f96377734bc96

Xpress Gates Repair of Orlando

About this business

AMOUNT DUE

\$0.00

Paid

Invoice Number

0629

Invoice Date

Feb 21, 2023

Due Date

Feb 21, 2023

Amount

\$942.20

1 x \$942.20

Subtotal

\$942.20

Total

\$942.20

*Paid w/ debit card
2/21/23*