

MEMORANDUM

TO: Customers Requesting Certificates of Insurance

FROM: Michael Collum

DATE:

RE: Retrieving Certificates of Insurance

You now have the option of obtaining your certificate online at www.eoidirect.com.

Smith Watson Parker, with our continued focus on providing superior service to our customers, is proud to announce our adoption of a state-of-the-art insurance certificate delivery system. EOI Direct provides round-the-clock, online access to insurance information for lenders, mortgage brokers, closing agents, realtors and homeowners in need of a certificate of insurance or master policy data for community associations insured through our agency.

To request a certificate of insurance, or to view the policy coverage listed on a particular certificate, please visit www.eoidirect.com. If you are a first-time user, follow the links to register and write down your User ID and Password so you can log into your account when prompted. *There is a delivery charge for mortgagee clause changes, but there is no cost to register for this service and master policy information is available free of charge online.*

Once you have logged into your account, click on "Evidence of Insurance" to search and access the association policy information you are seeking. Customer service is available from 9:00 a.m. to 8:00 p.m. (EST), Monday through Friday to provide additional assistance. The call center's toll free number is: 1+ (877) 456-3643.

This is an online internet facility developed to simplify and automate the process of delivering property insurance certificates within minutes – days, nights, weekends and holidays.

If you don't want to go online or don't have online access, we're happy to order it for you over the phone. (Ordering over the phone entails the caller giving us the appropriate information so we can order it for you on the spot through the online application). To order over the phone, please call the toll free number: 1+ (877) 456-3643.

Please share this important notice with your staff and condominium owners.



Renewal Certificate Instructions for Homeowners

1. Visit the website www.eoidirect.com.
2. Register as a First Time User.
3. Log into your account.
4. Click on "Evidence of Insurance".

EXISTING USERS

existing_user@eoi | Log In

User ID Password

Control Center

- **Evidence of Insurance:** Order a certificate of insurance
 Check here if you are paying for a previous order.
- **History:** view previous orders
- **Account Profile:** edit your account profile and change your password
- **Orders Pending:** view submitted orders that are pending third party payment

5. Search for the name of your condominium association.
6. Select your association & click on "Continue".

- Townhouses at Bonny Bay # 4**
6240-6246 Gretna Green Court, Pinellas Park, FL 33781
- Townhouses at Bonny Bay # 5**
6248-6254 Gretna Green Court, Pinellas Park, FL 33781
- Townhouses at Bonny Bay # 6**
6256-6266 Gretna Green Court, Pinellas Park, FL 33781
- Townhouses at Bonny Bay # 7**
7236-7246 Stonehaven Court, Pinellas Park, FL 33781
- Townhouses at Bonny Bay # 8**
7320-7326 Stonehaven Court, Pinellas Park, FL 33781
- Townhouses at Bonny Bay # 9**
7228-7234 Stonehaven Court, Pinellas Park, FL 33781

7. Choose the option that corresponds with the reason for your certificate request.

Homeowner/Homebuyer's Reason for Certificate

- I am purchasing a new home and my lender is asking for a copy of my current insurance policy.
- I am refinancing and my lender is asking for a copy of my current insurance policy.
- I am getting an additional line of credit and my lender is asking for a copy of my current insurance policy.
- I received a letter or call from my lender requesting an annual update of my insurance policy. (Your lender may indicate they will be purchasing, or have purchased, insurance on your behalf).
- I need a generic summary for my personal records. (This certificate only includes general coverages for your association and does not include your name or lender information).

8. Enter the information requested.

Association Name	Townhouses at Bonny Bay # 8
*Borrower Last Name:	<input type="text" value="Jones"/>
*Loan Number:	<input type="text" value="29382382"/>



Why do I have to enter this information?

EOI Direct uses the name of your association, you last name and your loan number as search criteria to find your information in our database.

9. Enter your loan information as indicated by your lending institution.

Homeowner Information	
* First Name	<input type="text" value="Harvey"/>
* Last Name	<input type="text" value="Joni"/>
Named Insured Vesting	
<small>Type homeowner/borrower first name and last name again if entering vesting information (e.g. John Doe, a single man).</small>	
* Address	<input type="text"/>
* City	<input type="text"/>
* State	Please select a State <input type="button" value="v"/>
* Zip	<input type="text"/>
Lender Information	
* Company Name	<input type="text"/>
Loss Payee	<input type="text"/>
* Mortgage Order	1st Mortgagee <input type="button" value="v"/>
* Loan Number	<input type="text"/>
* Address	<input type="text"/>
* City	<input type="text"/>
* State	Please select a State <input type="button" value="v"/>
* Zip	<input type="text"/>
<input type="checkbox"/> Add More Mortgages	
<input type="button" value="Back"/> <input type="button" value="Continue"/>	



Why does the system say that my information must be reviewed by the agent?

This means that your information resides outside of EOI Direct’s system and we have to verify your information from another system. We attempt to streamline your online experience by taking the information you inputted and involving the appropriate parties to validate your renewal certificate. This is done to ensure that renewals are correctly categorized and documented in the EOI system so deliveries can be guaranteed to your desired recipient.



How long does that process take?

Allow one to three business days for the verification to take place. Your renewal information is then saved in the EOI database and you have instant access to your renewal certificate each year thereafter. (Your future requests for renewal certificates will not need to be verified again).

10. Choose your desired delivery method to receive your free renewal certificate once your renewal request is verified.

<input type="radio"/>	Email \$0.00 (USD) Up Front	<input type="text"/>
<input checked="" type="radio"/>	Fax \$0.00 (USD) Up Front	(954) 823 - 23
<input type="button" value="Back"/>		<input type="button" value="Continue"/>

11. Print your order number and instructions for your records.

Thank You For Your Order!	
Order Number:	228777
Description:	1 Certificate of property insurance via Fax



Where is my renewal certificate?

Your request was automatically sent to the insurance agent for verification. Instructions will be e-mailed to your User ID. You can also track the status of your order by logging into your account, clicking on “History” and entering your Order Number.



What happens next?

Look for an e-mail from help@EOIDirect.com containing instructions on how to retrieve your renewal certificate.

12. Look for e-mailed confirmation notice from help@EOIDirect.com.

From: help@EOIDirect.com
Sent: Friday, September 22, 2006 2:41 PM
To: john@aol.com
Subject: EOI Direct Order Number 228777

Your renewal certificate has been reviewed and delivered to john@aol.com per your instructions. No further action is required on your part. To view and print a copy for your personal records, please:

1. Visit www.eoidirect.com and log in with your User ID & Password.
2. Click on History.
3. Enter your Order Number (228777) and leave all other fields blank.
4. Click on "Details".
5. Choose "Click here to view cert".
6. Print your certificate.



Who can I call if I need help or have questions about this process?

Contact EOI Direct toll-free at 877-456-3643 or send an e-mail to help@eoidirect.com.