Frequently Asked Questions
Weston Property and Casualty Insurance Company ("Weston")

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General Information

1. **What has occurred with Weston?**
   On August 8, 2022, Weston was placed in receivership and ordered into liquidation by the Second Judicial Circuit Court of Leon County, Florida (the "Court") in case number 2022-CA-001378. This order appointed the Department of Financial Services (the "Department") of the State of Florida as Receiver, and Cantilo & Bennett, L.L.P. as Special Deputy Receiver (the "SDR").

2. **Why was Weston placed in liquidation?**
   On August 2, 2022, David Altmaier, Commissioner of the Office of Insurance Regulation of the State of Florida, advised Jimmy Patronis, Florida's Chief Financial Officer, that grounds exist for the initiation of delinquency proceedings, specifically receivership for rehabilitation or liquidation, against Weston. This action followed a determination that Weston is insolvent. Weston's board of directors consented to the appointment of a receiver for Weston.

3. **Is Weston selling new insurance policies or renewing existing policies?**
   No. Even before this action, Weston had stopped selling and renewing insurance policies.

4. **Is my insurance policy still in force?**
   Weston's policies were canceled effective 12:01 AM on September 7, 2022; unless otherwise terminated prior to that date.

5. **I received a notice, letter, or other communication stating or suggesting that I have or had coverage beyond 12:01 AM on September 7, 2022. Do I have coverage beyond 12:01 AM on September 7, 2022?**
No. All coverage ended, at the latest, effective 12:01 AM on September 7, 2022. The notice, letter, or other communication was sent to you in error. Please contact the SDR by telephone at the number above if you have questions about correspondence you have received from Weston or from the SDR.

6. **Should I get an insurance policy with another company?**
Yes. Your agent is best able to advise you as to your insurance options. To assist your agent and you in this process, the SDR has notified your agent directly of the cancellation of your policy. If your agent is unable to secure you coverage on the voluntary market, you may be eligible for coverage through one of the following organizations in your state:

Florida Citizens Property Insurance Corporation – www.citizensfla.com

Louisiana Citizens Property Insurance Corporation – www.lacitizens.com

Mississippi Residential Property Insurance Underwriting Association – www.msplans.com/mrpiua

Mississippi Windstorm Underwriting Association – www.msplans.com/mwua

Texas FAIR Plan Association – www.texasfairplan.org

Texas Windstorm Insurance Association - www.twia.org

Eligibility for coverage through these organizations is qualified by state law, regulations, rules, and procedures. Your agent is best able to advise whether you may be eligible.

Because of these eligibility requirements, which may include caps on eligible property value or replacement costs, some policyholders may be unable to secure coverage on the voluntary market in their state and still not qualify for coverage provided by any of the above organizations. Those policyholders should consult with their agent about other options, such as insurance provided by a surplus lines carrier.

7. **I received a "Notice to Policyholders." Why did I receive this Notice?**
You received a notice because, on the date of receivership, your name appeared as a current policyholder in the records of Weston. The Notice was sent to all known and then current policyholders informing them of the receivership. See the Notices section on our web site, www.weston-ins-liquidation.com.

8. **I received a "Notice to Agent or Broker." Why did I receive this Notice?**
You received a notice because the records of Weston indicate that you were an agent of Weston. The notice was sent to all known agents then of record informing them of the receivership. See the Notices section on our web site, www.weston-ins-liquidation.com.

9. **I received a "Notice to Agent or Broker." What should I do?**
Because, unless canceled sooner, all of Weston's policies were canceled effective at 12:01 AM on September 7, 2022, you should assist your customers in obtaining replacement coverage before that date as contemplated by Section 631.341, Florida Statutes.

In addition, in accordance with the liquidation order and Section 631.111(2), Florida Statutes, you must immediately forward all premiums and unearned commissions you owe to Weston to the SDR at the address above. Please include information, such as policy numbers, that will allow us to identify, review, and appropriately record the payments made. You can contact the SDR at the e-mail address and telephone number above for questions or alternate means of payment.

10. **I received a letter and notice from the SDR regarding "Records of Premium Financing Companies." Why did I receive this from the SDR?**
You received a notice because the records of Weston indicate that your business financed one or more of Weston's policies. The notice was sent to all known premium finance companies then of record informing them of the receivership. See the Notices section on our web site, www.weston-ins-liquidation.com.

11. **I received a letter and notice from the SDR regarding "Records of Premium Financing Companies." What should I do?**
Unless canceled sooner, pursuant to applicable law and court orders, all of Weston's policies were canceled effective at 12:01 AM on September 7, 2022. The SDR is calculating the related claims for unearned premium and has sent the majority of same to the triggered guaranty associations for payment. The SDR previously requested prompt delivery of a list of all Weston policies financed by your business to: claims@weston-ins-liquidation.com. This allowed and allows us to ensure that your company's information was, and is, associated with those policies in our submissions to the guaranty associations.

12. **I am a policyholder/insured and am due unearned premium (a premium refund). How will I get my refund?**
Depending on where your Weston-insured property is located, unearned premiums may be covered by the applicable state property and casualty insurance guaranty association ("guaranty association") which has been activated to help pay the claims of Weston policyholders. In general, unearned premium claims are covered by the guaranty associations of Florida, Louisiana, Mississippi, and Texas. If the guaranty association of the state in which your Weston-insured property is located DOES NOT cover unearned

premium claims, in whole or in part, your unearned premium claim will be deemed filed against the receivership. See our web site, www.weston-ins-liquidation.com for more information.

After all remaining policies were canceled September 7, 2022, the SDR began calculating the unearned premium amounts due. Regarding the calculation of unearned premium for consumer-initiated cancellations occurring prior to September 7, 2022: If a cancellation request was received on or after August 4, 2022, and the reason for the cancellation was due to replacement of coverage with another insurer, the unearned premium associated with the cancellation was and is calculated on a pro-rata basis. Evidence of replacement coverage must have been submitted with the cancellation request. Otherwise, policy terms governed cancellation requests initiated by consumers prior to September 7, 2022. However, cancellations occurring on September 7, 2022, pursuant to the Liquidation Order, were considered company-initiated cancellations and such premium refunds were and are calculated on a pro-rata basis.

Now that the above-referenced calculations have largely been completed, the majority of that information has been sent to the guaranty associations for the processing and payment of unearned premium claims. The SDR is unable to provide guidance on how long it will take the guaranty associations to process refund checks. The SDR is still processing proof of replacement coverage and shall continue doing so **until August 8, 2026,** the Claims Bar Date and deadline to render claims non-contingent and liquidated. If your policy was short rated because you did not previously provide proof of replacement coverage, the SDR will recalculate your entitlement to a premium refund if you provide us with such proof, and we will transmit new or supplemental refund information to the appropriate guaranty association.

Please remember that if you financed your premium, your claim for unearned premium refund belongs to your premium finance company.

13. **I received a notice, letter, or other communication stating or suggesting that I will receive my premium refund within a certain number of days. Will I actually receive my refund within this timeframe?**
Not necessarily. The SDR is unable to provide guidance on how long it will take the guaranty associations to process premium refunds. Please contact the SDR by telephone at the number above if you have questions about correspondence you have received from Weston or from the SDR.

14. **Do I need to file my property damage claim with the SDR?**
Policyholders with reported loss claims need not file proofs of claim in the liquidation if their claims arose before September 7, 2022 (thirty (30) days after the liquidation order) and are fully covered by a guaranty association. Although the SDR's efforts continue, the majority of those files have been forwarded to the guaranty associations, and they

are handling the claims. However, if they have a claim that arose before September 7, 2022 (thirty (30) days after the liquidation order) but has not yet been reported to Weston, policyholders should refer to question number two (2) in the section below titled "Claims Information." If you are not certain that your claim is fully covered by the guaranty association and/or you wish to make a claim directly against the Weston receivership estate, you must submit a Proof of Claim form. Please refer to question number three (3) in the section below titled "Claims Information."

15. **Do I need to submit a Proof of Claim form to the SDR in order to have my Return Premium claim processed?**

No. The SDR will not require Proof of Claim forms from policyholders who have a potential return-of-premium claim in the estate of Weston. Potential return-of-premium claims include those of policyholders who had a policy in force on the date of the liquidation which was canceled because of the liquidation, and also policyholders whose policies had been canceled for other reasons under circumstances entitling them to return of premium. Policyholders do not need to do anything to file a timely claim for return premium or to have their claim accepted. However, please remember that if you financed your premium, your claim for unearned premium refund belongs to your premium finance company.

16. **How do I get my unearned premium refund if it is not covered by my guaranty association?**

It is possible your return premium claim may not be covered in full by a guaranty association depending on applicable law, for example, if the refund due is in excess of the maximum payable amount per statute, or if you have a net worth in excess of the statutory cap.

If this is the case, you will have a claim against the Weston liquidation. If you financed your premium, however, your claim for unearned premium refund belongs to your premium finance company. Your claim for return of premium will be deemed filed in this liquidation. This means policyholders are not required to submit Proof of Claim forms in order to have timely filed return premium claims.

17. **What is a guaranty association?**

A guaranty association is a nonprofit corporation statutorily created to provide a mechanism for the payment of policy related loss claims and unearned premium when an insurance company is liquidated. The guaranty association's obligations are limited by statutory provisions, including caps and exclusions. You can find specific information about your state's guaranty association at:

Florida Insurance Guaranty Association - https://figafacts.com/
Louisiana Insurance Guaranty Association - www.laiga.org

Mississippi Insurance Guaranty Association - https://ms-miga.com
Texas Property and Casualty Insurance Guaranty Association - www.tpciga.org.

18. **If premium was paid directly from my mortgage company to Weston, will the refund be returned to the mortgage company?**
Premium refunds will be sent directly to policyholders unless you financed your premium. If you financed your premium, your claim for unearned premium refund belongs to your premium finance company.

19. **I am an agent who owes unearned commission. Where should I send the payment?**
Payments should be sent to the SDR at the address above. Please include information, such as policy numbers, which will allow us to identify, review, and appropriately record the payments made. You can contact the SDR at the e-mail address and telephone number listed above with any questions or requests for alternate means of payment.

20. **I am owed money for services provided before Weston was ordered into liquidation. What is the procedure for payment of these claims?**
Services which were not paid will be considered as claims against the Weston liquidation and processed by the SDR. Please see our web site, www.weston-ins-liquidation.com, for instructions on obtaining and filing a Proof of Claim form.

21. **A lawsuit was filed against me prior to the receivership. Is Weston still handling this on my behalf?**
Because of the liquidation, Weston cannot provide a defense to such lawsuits. Pursuant to the Receivership Order and to Section 631.041(1), Florida Statutes, there is an automatic stay in place prohibiting judicial and administrative proceedings against Weston. If your Weston insurance policy provided for a defense of the suit, it may be stayed for six (6) months or more by application of the applicable guaranty association statute. The guaranty associations will be notified of all cases where a Weston insured has been sued. They will contact you/your attorney about the further defense of your case.

22. **I filed a lawsuit against Weston prior to the date of the receivership. Why can't the lawsuit progress?**
Pursuant to the Receivership Order and to Section 631.041(1), Florida Statutes, there is an automatic stay in place prohibiting judicial and administrative proceedings against Weston.

23. **Am I allowed to submit a Civil Remedy Notice pursuant to the provisions of Section 624.155 of the Florida Statutes that names Weston after a petition for receivership has been filed?**

No. Pursuant to the Receivership Order and to Section 631.041(1), Florida Statutes, there is an automatic stay in place prohibiting the commencement or continuation of judicial, administrative, or other action against Weston.

24. **I have recently changed my name or mailing address and need to update Weston's records to make sure I receive any information mailed to me. What should I do?**
It is your responsibility to notify the SDR if there is a change in your name or mailing address. Please submit a Change of Address Form to request a change of address. The Change of Address Form is available at: https://weston-ins-liquidation.com/wp-content/uploads/2025/02/WPCIC_Claimant-Change-of-Address-Form.pdf.

25. **A policyholder has died, title to the insured interest has transferred to a single policyholder as a result of divorce, or my insured business or association has changed its name or dissolved. What should I do?**
It is your responsibility to notify the SDR of these changes. Please e-mail info@weston-ins-liquidation.com to provide such notice.

When you are corresponding with the SDR, please include your policy number and/or claim number.

26. **Who do I contact for non-claims related questions?**
If you have any non-claims related questions regarding the receivership, please contact the SDR at (800) 579-6817 or the Department at Consumer.Services@myfloridacfo.com or by calling (850) 413-3081 or toll free at 1-800-882-3054.

27. **How can I obtain more information regarding the liquidation of Weston?**
The most up to date information is posted on our web site, www.weston-ins-liquidation.com. The SDR will continue to post information to this web site as more information becomes available.

For additional claims related questions regarding the receivership, please see the section below titled "Claims Information."

28. **How do I contact the Department or the SDR?**
You may contact the Department or the SDR at one of the following:

- E-mail – info@weston-ins-liquidation.com
- The Department at (850) 413-3081 or toll free at (800) 882-3054
- The SDR at (800) 579-6817
- By mail at the address at the top of this form.

When corresponding with the Department or SDR, please include your policy number, claim number, and contact information on each piece of correspondence.

Claims Information

1. **How do I check the status of an existing claim?**
   State guaranty associations have been activated to pay covered outstanding claims for Weston policies. The SDR has already gathered and forwarded the majority of the claim files and claim data to the guaranty associations. To provide additional documentation and/or information for an existing claim file, please contact your guaranty association directly.

   You can find specific information about your state's Guaranty Association at:

   Florida Insurance Guaranty Association - https://figafacts.com/

   Louisiana Insurance Guaranty Association - www.laiga.org

   Mississippi Insurance Guaranty Association - https://ms-miga.com

   Texas Property and Casualty Insurance Guaranty Association - www.tpciga.org.

2. **How do I report a new claim?**
   The guaranty association claims filing deadlines and bar dates have expired and passed. The Weston receivership estate's claim filing deadline also expired on August 8, 2023, and, any form postmarked after August 8, 2023, will be processed as late filed. Late-filed claims will not share in distributions from the estate except to the extent allowed by exceptions specified in Section 631.181, Florida Statutes.

   Until **August 8, 2026**, you may still report a late-filed claim by submitting a Proof of Claim ("POC") form to the SDR. The Court has established **August 8, 2026**, as the Claims Bar Date, pursuant to Section 631.181(5), Florida Statutes. POCs must be postmarked or delivered to the SDR by this date. Claims submitted after **August 8, 2026**, will be denied and forever barred. Such claims will not be accepted as filed claims in the estate.

   By the Claims Bar Date, all claims must also be non-contingent and liquidated to be eligible to share in any distribution of estate assets. POCs that remain contingent or unliquidated after August 8, 2026, will be barred from participating in distributions.

   The Proof of Claim form and filing instructions are posted, under the "Claim Forms" section, at www.weston-ins-liquidation.com.

3. **How do I request that a claim closed prior to receivership be reopened?**
   To request that a claim closed prior to receivership be reopened, please e-mail claims@weston-ins-liquidation.com. When you are corresponding with the SDR, please include your policy number and/or claim number and explain the basis for your request

in full detail. Please note that claims involving recoverable depreciation may have been closed by Weston prior to receivership. Such claims will only be transmitted to the guaranty associations if reopened.

Requests to reopen claims will not be processed by the SDR after **August 8, 2026**. This date serves as the Claims Bar Date and the deadline by which all claims must be rendered non-contingent and liquidated.

4. **How do I file a claim against the estate of Weston?**
All claims against Weston will be handled as claims against the Weston liquidation estate, and must be submitted on the approved Proof of Claim form. Proof of Claim forms were previously mailed to all then known claimants in the estate, and are also available for download at www.weston-ins-liquidation.com. A Proof of Claim form must be postmarked or submitted electronically by the Claims Filing Deadline of August 8, 2023.

5. **How do I obtain a Proof of Claim form and filing instructions?**
The Proof of Claim form and filing instructions are posted, under the "Claim Forms" section, at www.weston-ins-liquidation.com. You may contact the SDR by calling (800) 579-6817. The deadline for filing a claim was August 8, 2023.

6. **When was the deadline for filing a claim in the receivership?**
The deadline for filing claims in the Weston receivership was August 8, 2023.

7. **Can I file a Proof of Claim form in the Weston estate after the filing deadline? Will it be considered late filed?**
Yes, you may file a Proof of Claim form. However, any form postmarked after August 8, 2023, will be processed as late filed. Late-filed claims will not share in distributions from the estate except to the extent allowed by exceptions specified in Section 631.181, Florida Statutes.

8. **Is there a Claims Bar Date in the receivership?**
Yes. The Court has established **August 8, 2026**, as the Claims Bar Date, pursuant to Section 631.181(5), Florida Statutes. POCs must be postmarked or delivered to the SDR by this date. Claims submitted after August 8, 2026, will be denied and forever barred. Such claims will not be accepted as filed claims in the estate.

By the Claims Bar Date, all claims must also be **non-contingent and liquidated** to be eligible to share in any distribution of estate assets. POCs that remain contingent or unliquidated after August 8, 2026, will be barred from participating in distributions.

The Court previously established a Claims Filing Deadline of **August 8, 2023**. POCs filed after August 8, 2023, but on or before August 8, 2026, will be treated as **late-filed claims**. Late-filed claims are unlikely to receive any distribution payments, except as may be permitted under Section 631.181, Florida Statutes.

The Proof of Claim form and filing instructions are posted, under the "Claim Forms" section, at www.weston-ins-liquidation.com.

9. **Do I need to submit a Proof of Claim form to the SDR in order to have my invoices for claim related expenses paid?**
   Yes. If you have unpaid invoices for services related to specific claim files (independent medical exam, copy charges, legal defense fees, or fees for damage estimation, appraisers, adjustment etc.) your claim is considered a General Creditor, Class 6 claim as detailed in Section 631.271, Florida Statutes. A guaranty association does not usually cover these claims. There may be insufficient assets to pay these types of claims; however, you must file a Proof of Claim form to have your claims considered. These types of claims are often considered Master Claims as they involve more than one invoice.

10. **How and when do I submit my invoices for claim-related expenses?**
    If you have unpaid invoices for services related to specific claim files as described above, please submit them as supporting documentation with your Proof of Claim form. Submittal instructions are provided on the Proof of Claim form.

11. **Do I need to submit a Proof of Claim form to the SDR in order to have my agent commissions or other general creditor claims paid?**
    Yes. Agent's commission claims and other general creditor claims are not covered by the guaranty associations but may be filed as claims in the Weston liquidation. There may not be sufficient assets to pay part or all such claims; however, you must file a Proof of Claim form to have your claim considered.

12. **If I have already filed a claim with Weston, will the receivership affect the status of my claim?**
    No. The guaranty associations have been activated to pay covered outstanding claims arising under Weston policies. Coverage by guaranty associations, however, is provided in accordance with state law and may impact the amount of coverage available to you.

13. **Do I need to submit a Proof of Claim form to the SDR in order to have the guaranty association make payments on my pending Weston claim?**
    No. While the SDR will have access to Weston's records, the guaranty associations already have access to, or will have access to, Weston's claim files and will review your claim to determine if it is a covered claim on which payments may be due. If you are not certain that your claim is fully covered by the guaranty association and/or you wish to make a claim directly against the Weston receivership estate, you must submit a Proof of Claim form.

14. **How are claims against the estate paid in a receivership?**

Claims in a receivership are paid in priority order as defined by Chapter 631, Florida Statutes. Aside from distributions from the guaranty associations, the only assets available for distribution for such claims are the assets of Weston.

15. **When will my claim in the receivership be paid and how much will I receive?**
The amount of any potential payment will be unknown until after the amount of all liabilities has been established and all reasonable efforts to recover and liquidate assets have been exhausted. Please be advised that it may take several years before a distribution of Weston's assets, if any, is made in this receivership, due to collection efforts and litigation.

17. **Who do I contact for additional claims-related questions?**
If you have additional claims related questions regarding the receivership, please contact the Department at Consumer.Services@myfloridacfo.com or the SDR at (800) 579-6817.

Requests for Documents/Records

1. **Requests for policy information by policyholders or their authorized representatives:**
   Loss history runs, declaration pages, experience letters, and requests for policies for non-litigated or non-open claims are provided by the SDR, see our web site www.weston-ins-liquidation.com or call (800) 579-6817.

2. **Requests by policyholders, claimants, or their authorized representatives for policies or claim files:**
   Policy or claim files for non-litigated or non-open claims are provided by the SDR to policyholders, claimants, or their authorized representatives. Please see our web site, www.weston-ins-liquidation.com or call (800) 579-6817. Please include your name, policy number, claim number, date of loss and, if not the policyholder or claimant, a letter of authority.

3. **Requests for policies or claim files on open and/or litigated claims:**
   If you need copies of policy information or a claim file on an open claim and/or claim that is the subject of a lawsuit in court, please direct your request to the pertinent guaranty association. Please be aware that although the SDR has already transmitted the majority of necessary policy and claim information to the guaranty associations, the SDR will continue to transmit such information as needed.

4. **Requests for policies, claim files, or documents from third parties:**
   If you represent or are a third party (not the policyholder, claimant, or their authorized representative) and you need claim or policy documents on a closed claim that is not in litigation, you will need to serve the Department as Receiver with a subpoena for the documents, see Fla. Stat., Section 631.195, or deliver an immunity request to the Department as Receiver, as may be applicable. You may serve the subpoena either via a process server or by certified mail or deliver an immunity request by mail to the following address:

   The Florida Department of Financial Services, Division of Rehabilitation and Liquidation
   325 John Knox Road, Suite 101
   The Atrium
   Tallahassee, FL 32303

5. **Service of subpoenas:**
You may serve a subpoena either via a process server or by certified mail to the following address:

The Florida Department of Financial Services, Division of Rehabilitation and Liquidation
325 John Knox Road, Suite 101
The Atrium
Tallahassee, FL 32303

6. **Public records requests pursuant to Chapter 119, Florida Statutes:**
You may send a public records request pursuant to Chapter 119, Florida Statutes, for records in the Weston estate by mail to:

The Florida Department of Financial Services, Division of Rehabilitation and Liquidation, Legal Section
325 John Knox Road, Suite 101
The Atrium
Tallahassee, FL 32303

Or, you may e-mail your public records request to:

Rehab.PublicRequest@myfloridacfo.com

Or, you may make a verbal request for public records by calling:

(800) 882-3054 [Florida only]
(850) 413-3081 [all others]