



Welcome to Slide Insurance

March 1, 2022

Dear Policyholder:

On behalf of Slide Insurance Company, Inc., I would like to take this opportunity to offer you an insurance policy to replace the remaining term of your current St. Johns Insurance Company policy that is being canceled.

No action on your part is required. The enclosed Declarations Page reflects the coverage to be provided under the replacement policy. The terms and conditions of this policy are the same as your St. Johns policy. This replacement policy will expire on the anniversary date of your policy.

The Slide replacement policy will provide the same coverage at the same premium as your St. Johns policy.

- Premium associated with your St. Johns policy will transfer to Slide. All remaining payments on or after March 1, 2022 should be made to Slide.
- No action is required on your part to maintain coverage other than continue to pay your premium timely.
- When your replacement policy expires, you will receive an offer for a twelve-month Slide policy. This renewal policy may have different terms of coverage and different premiums than the replacement policy.

On and after March 1, 2022, you and your mortgage company should send payments and correspondence to Slide at P.O. Box 1779, Columbia, SC 29202-1779.

The Florida Insurance Guaranty Association ("FIGA") and the South Carolina Property and Casualty Insurance Guaranty Association ("SCPCIGA") were activated to help pay outstanding claims for St. Johns' policies. The Receiver is currently gathering claim files and claim data to forward the information to FIGA and SCPCIGA. As a result, there may be a slight delay in claim processing during this transitional period.

Claims with a date of loss on or after March 1, 2022 must be reported to Slide at (866) 230-3758.

Slide has a Financial Stability Rating of "A" (exceptional) from Demotech, a leading actuarial and financial analysis firm.

Should you need additional clarification please contact your agent directly. Also, you may call our **Customer Service hotline at (800) 748-2030** to discuss any questions you may have.

We sincerely appreciate your business.

Respectfully,

Bruce Lucas, CEO

FREQUENTLY ASKED QUESTIONS

We are pleased to offer you coverage through Slide Insurance Company. Below are some frequently asked questions for your convenience.

Is there any lapse in coverage moving from St. Johns to Slide?

No. Slide coverage will begin immediately after your cancellation of your St. Johns policy will continue to provide coverage through the expiration of your current policy term on the same terms, conditions and rates.

What action do I need to take?

No action is required by you to maintain coverage other than to continue to pay your premium timely.

I already paid my premium, do I need to take any action?

No, if you have already paid your premium no action is required. Your unearned premium will transfer to Slide and your coverage will continue through the expiration of your St. Johns policy term.

South Carolina policyholders should note that they may be subject to paying unearned premium of up to \$100.

Do I need to notify my mortgage company?

No, Slide will notify your mortgage company and provide all required information. If your mortgage company pays your insurance premium, Slide will send your invoice to your mortgage company for payment.

I have not paid all of my premium, how do I make the remaining payments?

If you have not paid all of your St. Johns premium, you must make the remaining payments in order to keep your insurance coverage. If your mortgage company pays your premium, Slide will send the required invoice to your mortgage company. If you pay your premium directly, Slide will send you an invoice in accordance with your current St. Johns policy. Payment instructions will be listed in your invoice.

I have an open claim with St. Johns, do I need to take any action?

No, your claim will be administered by the Receiver.

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Contact the guaranty association for the policy state involved.

- Florida Insurance Guaranty Association - <https://figafacts.com/> - 800-988-1450
- South Carolina Insurance Guaranty Association - <http://www.scguaranty.com/> - 803-799-1560

Should I contact Slide about my open claim with St. Johns?

. No, Slide is only responsible for claims with a date of loss after March 1, 2022 and has no information related to your claim with St. Johns.

Should I resubmit my St. Johns claim and file it with Slide?

No, if you previously filed a claim with St. Johns you should not file it with Slide as it will result in a claim denial by Slide because your loss predates March 1, 2022.

What is Slide's rating?

Our rating agency, Demotech, Inc. has assigned a Financial Stability Rating of A, Exceptional, for Slide.