



360 Community Management

10769 Woodside Avenue, Suite 210

Santee, Ca 92071

Office: (619) 270-7360 Web: www.360hoa.com



Pepper Townhomes Insurance Cancellation State Farm Timeline of Events

The State Farm policy was written in February 2022, after the HOA was informed by Farmers that they could not provide a policy for the renewal.

The State Farm agent reached out February 25, 2022 (three weeks after we had been sent the Certificate of Insurance for the policy), asking for photos of electrical panels, the last three years of losses, the last three years of premiums, and financial statements. As some of the information had to be obtained from the previous carrier, those items were sent to State Farm on March 7, 2022, and the photos were sent on March 10, 2022.— See pages 2-4 below.

The State Farm agent reached out on April 11, 2022 (seven days **after** they had supposedly cancelled the policy, but at that time, we had no knowledge of that), asking for details of the litigation loss, the last three years of premiums (which he had already been provided with on 3/7/22), and a History Rating discount (information that we did not have). Joe responded the same day with the information requested. The agent then requested the Bylaws and the financials, which were also sent the same day. —Pages 5-6 below

On April 21, 2022, we were informed, via email, that the policy was being cancelled on May 15, 2022, due to overall loss ratio. — Page 7 below

On April 26, 2022, we were sent a copy of an **internal email** from State Farm, dated 3/31/22, indicating cancellation of the policy due to several items not being provided. However the first four items on the list were never requested and the last four items were provided twice. The email from State Farm states that “everything requested was submitted” (page 9). Additionally, the actual cancellation letter appears to have never been sent to our office. This is reinforced by the wording of the April 21st email (page 7), informing our office of the cancellation.

Although we requested a copy of the official notice of cancellation, it was never provided to our office. The only version of the cancellation notice that has been received by anyone is the one emailed to the attorneys on May 10, 2022.

Pages 12 – 41 are the correspondence between Green Bryant & French, LLP and State Farm, subsequent to the cancellation.

From: [Joe Apparito](#)
To: [Xochiquetzal Rivera](#)
Subject: RE: Pepper Townhomes
Date: Monday, March 7, 2022 4:06:00 PM
Attachments: [510 Loss Runs 11.2021.pdf](#)
[image001.png](#)

Please see responses below in red.

Sincerely

Joseph G. Apparito, CAI
360 Community Management
10769 Woodside Avenue, Suite 210
Santee, CA 92071
619-270-7360



Please note that our hours for in office needs are 8:00 a.m. to 2 p.m., Monday – Thursday. Thank you!
*This communication may be an attempt to collect a debt and any information obtained will be used for that purpose.

We would like to invite you to participate in our Customer Satisfaction Survey! Please click [HERE](#) to participate!

From: Xochiquetzal Rivera <xochiquetzal.rivera.k7x4@statefarm.com>
Sent: Friday, February 25, 2022 3:54 PM
To: Joe Apparito <Joe@360hoa.com>
Subject: Pepper Townhomes

Hi Joe,

Our underwriting team has further questions regarding the HOA above, can you please help me get this for them? As for the pictures, the Agent went to the property to get the initial pictures, but it seems like more are being requested.

* Please provide **OPEN** electrical panel photos in which the amperage per unit is clearly visible. I will do my best to go by the property this week and take pictures.

* Please provide details of the losses within the last three years. See attached

* Please provide the premium paid in the last three years to the prior carrier 2019 = \$25,241
2020 = \$24,708 2021 = \$29,539

* Directors and Officers (D&O) Liability has been requested. Please submit a financial statement

inclusive of assets and liabilities together with gross operating statements detailing income, expenses, and budget for the current year. No D&O requested

Thank you!



Lazaro Neto State Farm Office

Xochil Rivera

Lic #0J18871

*3924 El Cajon Blvd
San Diego, CA 92105*

O: 619-229-6799

F: 619-229-6796

*5710 Kearny Villa Rd. Ste. 202
San Diego, CA 92123*

O: 858-279-5111

F: 858-277-8094

xochil@lazaroinsurance.com

www.lazaroinsurance.com

My job is to ask you about Life Insurance ~Please do not make it my job to tell your family you didn't have any

From: Joe Apparito
Sent: Thursday, March 10, 2022 6:10 PM
To: Xochiquetzal Rivera
Cc: Thamer Abdullah
Subject: Pepper Townehomes
Attachments: 20220310_173057.jpg; 20220310_172638.jpg; 20220310_172414.jpg; 303 Building Site Map.pdf

Good evening.

Please see attached pictures and map.

Levels 3 and 4 have carports and the gas and electric meters are at each separate carport as indicated in the 1st picture.

Levels 1, 2, and 5 have garages and each building has a small closet on the side with the electric meters inside as shown in the 2nd and 3rd picture. All of these buildings have a single closet and are all exactly the same.

Sincerely

Joseph G. Apparito, CACM
360 Community Management
10769 Woodside Avenue, Suite 210
Santee, CA 92071
619-270-7360

Please note that due to the COVID-19 pandemic, our offices are closed to any clients, vendors, or visitors until further notice. Additionally, we are working with limited staff, so we appreciate your patience with response times.

*This communication may be an attempt to collect a debt and any information obtained will be used for that purpose.

From: [Joe Apparito](#)
To: [Xochiquetzal Rivera](#)
Cc: [Rachael Robenolt](#)
Subject: RE: Pepper Townhomes Association
Date: Monday, April 11, 2022 4:30:00 PM
Attachments: [510 Bylaws.pdf](#)
[image001.png](#)
[510 Financial Statement 3.2022.pdf](#)

Please see attached

Sincerely

Joseph G. Apparito, CAI
360 Community Management
10769 Woodside Avenue, Suite 210
Santee, CA 92071
619-270-7360



Please note that our hours for in office needs are 8:00 a.m. to 2 p.m., Monday – Thursday. Thank you!
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We would like to invite you to participate in our Customer Satisfaction Survey! Please click HERE to participate!

From: Xochiquetzal Rivera <xochiquetzal.rivera.k7x4@statefarm.com>
Sent: Monday, April 11, 2022 4:20 PM
To: Joe Apparito <Joe@360hoa.com>
Cc: Rachael Robenolt <Rachael@360hoa.com>
Subject: RE: Pepper Townhomes Association

Hi Joe,

Thank you for responding so quick!

The last two items I need to request are a copy of the bylaws and a copy of the financial statement, this last one is for the D&O coverage.

Thank you!

Xochil

From: [Joe Apparito](#)
To: [Xochiquetzal Rivera](#)
Cc: [Rachael Robenolt](#)
Subject: RE: Pepper Townhomes Association
Date: Monday, April 11, 2022 12:34:21 PM

Please see responses below in red.

Sincerely

Joseph G. Apparito, CAI
360 Community Management
10769 Woodside Avenue, Suite 210
Santee, CA 92071
619-270-7360

From: Xochiquetzal Rivera <xochiquetzal.rivera.k7x4@statefarm.com>
Sent: Monday, April 11, 2022 12:22 PM
To: info@berginsurance.com
Cc: Joe Apparito <Joe@360hoa.com>
Subject: Pepper Townhomes Association

Good afternoon,

I am reaching out to you in hopes that you can help me gather some information regarding the above insured. Our underwriters are requesting the following documents and believe you can assist me better.

- Provide details of the losses within the last 3 years 7/15/2020 Wilson vs. Pepper Townehomes (trip and fall) settled out of court for \$190,000.
 - Annual Premium for last 3 years to determine Loss Ratio for Claims 2019 = \$25,421
2020 = \$24,708 2021 = \$29,539
- History Rating discount Do not know what this is – please explain.

Thank you!



Lazaro Neto State Farm Office

Xochil Rivera

Lic #0J18871

*3924 El Cajon Blvd
San Diego, CA 92105*

From: Xochiquetzal Rivera <xochiquetzal.rivera.k7x4@statefarm.com>

Sent: Thursday, April 21, 2022 2:49 PM

To: Joe Apparito <Joe@360hoa.com>

Subject: Pepper Townhomes

Hi Joe,

Unfortunately, after further review from our underwriters it has been determined that the above HOA is not eligible due to the overall loss ratio. The last day of coverage will be 05/15/2022.

Please let me know if you have any questions.



Lazaro Neto State Farm Office

Xochil Rivera

Lic #0J18871

3924 El Cajon Blvd

San Diego, CA 92105

O: 619-229-6799

F: 619-229-6796

5710 Kearny Villa Rd. Ste. 202

San Diego, CA 92123

O: 858-279-5111

F: 858-277-8094

xochil@lazaroinsurance.com

www.lazaroinsurance.com

My job is to ask you about Life Insurance ~Please do not make it my job to tell your family you didn't have any

From: [Xochiquetzal Rivera](#)
To: [Rachael Robenolt](#)
Cc: [Joe Apparito](#); lazaro@lazaroneto.com
Subject: RE: HOA Budget Request: : Rancho Fanita Drive, Santee, CA 92071
Date: Tuesday, April 26, 2022 11:19:10 AM

I do see the email that you attached, but the letter I sent is a copy of what is sent to the management company as well. I can request the copy of the letter from the underwriters and see if they can send the original copy out to me, one without the heading on the email.

I checked with our team member that worked on the COI request you attached previously, he advised that he sent what was requested of our office. I believe that what the other party is requesting is a copy of the policy from 05/16/2022 on.

Xochil

From: Rachael Robenolt <Rachael@360hoa.com>
Sent: Tuesday, April 26, 2022 11:14 AM
To: Xochiquetzal Rivera <xochiquetzal.rivera.k7x4@statefarm.com>
Cc: Joe Apparito <Joe@360hoa.com>; lazaro@lazaroneto.com
Subject: [EXTERNAL] RE: HOA Budget Request: : Rancho Fanita Drive, Santee, CA 92071 |

Xochil,

It appears that what you attached was an internal email, not a letter that was sent to our office. ***The first notice that we were given of the cancellation was the email from you to Joe on April 21, 2022 (see attached).***

The fact that your office knew about this on March 31st, and failed to inform our office until April 21st makes this situation even worse.

Rachael Robenolt
360 Community Management
10769 Woodside Avenue, Suite 210
Santee, CA 92071
619-270-7360

From: Xochiquetzal Rivera <xochiquetzal.rivera.k7x4@statefarm.com>
Sent: Tuesday, April 26, 2022 10:45 AM
To: Rachael Robenolt <Rachael@360hoa.com>
Cc: Joe Apparito <Joe@360hoa.com>
Subject: RE: HOA Budget Request: : Rancho Fanita Drive, Santee, CA 92071 |

Hi Rachel,

I am not sure what happened with the request attached. We are completing all requests as they come in since the HOA is still covered until 05/16/2022.

As for the cancellation letter, I have attached a copy that was mailed out to the HOA back in March. Even after everything requested was submitted and the Agent got involved, the underwriters did not approve the risk.

Please let me know if you have any questions,

Xochil Rivera

From: Rachael Robenolt <Rachael@360hoa.com>

Sent: Tuesday, April 26, 2022 8:36 AM

To: Xochiquetzal Rivera <xochiquetzal.rivera.k7x4@statefarm.com>

Cc: Joe Apparito <Joe@360hoa.com>

Subject: [EXTERNAL] FW: HOA Budget Request: : Rancho Fanita Drive, Santee, CA 92071 |

Good morning Xochiquetzal,

Please see the email below and attached. While I understand that State Farm is cancelling the policy that was just written, it should be in effect until 5/15/22. We believe that State Farm should be completing all requests up until 5/15/22, especially as we were not even given 30 days' notice of cancellation.

Please provide this lender with the requested information.

Thank you.

Rachael Robenolt
360 Community Management
10769 Woodside Avenue, Suite 210
Santee, CA 92071
619-270-7360

Xochiquetzal Rivera

From: HOME SYS-FIRE-LTW
Sent: Thursday, March 31, 2022 11:25 AM
To: Lazaro P Neto
Subject: PEPPER TOW

PEPPER TOWNHOMES ASSOCIATION
10769 WOODSIDE AVE STE 210
SANTEE CA 92071-3175

April 04, 2022

Application number: 90-E5-K191-1 California
Application type: Condominium Policy
Location: 7894 RANCHO FANITA DR
SANTEE CA 92071

IMPORTANT NOTICE Policy Information

State Farm General Insurance Company is unable to provide the coverage you requested in your application because:

- we haven't received the information we need:
 - Need coverage and year built of playground, detached garages, mailboxes on premise
 - Unable to determine how many locations and units per location to be insured
 - more accurate replacement cost coverage for each location
 - photos of both pools
 - association bylaws to determine correct endorsement as coverage is exterior shell only
 - budget/ financial statements to review Director's & Officer's liability coverage amount
 - Provide details of the losses within the last 3 years

- Annual Premium for last 3 years to determine Loss Ratio for Claims
History Rating discount

As a result, your policy will be canceled effective May 16, 2022 at 12:01
a.m. standard time.

For your protection, we recommend you get other insurance coverage to
prevent any lapse in coverage.

If you can't get coverage through another insurance company, you may be
eligible for coverage through the:

California FAIR Plan
3435 Wilshire Blvd #1200
PO Box 76924
Los Angeles, CA 90076
(800) 339-4099 or (213) 487-0111
www.cfpnet.com

We'll send you a separate invoice or refund depending upon the amount of
time your policy was in force and premium amount you paid. If you have
been paying your premium through the State Farm Payment Plan, your invoice
or refund will be processed by that department.

WE APPRECIATE YOUR CONSIDERATION OF STATE FARM.

If you have any questions, call your State Farm agent Lazaro Neto at
(858) 279-5111. If you are deaf, hard of hearing, or do not use your voice
to communicate, you may contact us via 711 or other relay services.

2352694
E-CA-DEC
cc: Lazaro Neto 0688
SFPP NO 1239916612

BPS TO AGENT: We must decline this application because we haven't
received the additional information we need to underwrite or issue this
policy. We asked for this information around 15 days ago.

Jeffrey French

From: Jeffrey French
Sent: Wednesday, April 27, 2022 4:56 PM
To: 'lazar@lazaroneto.com'
Subject: Pepper Townehomes Association / State Farm
Attachments: 20220427165012.pdf

Hi Lazaro,

Please see the attached correspondence re Pepper Townehomes.

Feel free to contact me re the letter.

Regards,

Jeff

Jeffrey A. French, Esq.
Green Bryant & French, LLP
402 West Broadway, Ste. 1950
San Diego, CA 92101
Tel. (619) 239-7900 (118)
Fax (619) 239-7800

34360 Gateway Dr.
Palm Desert, CA 92211
Tel. (760) 346-9310
Fax (760) 346-9031

Your message is ready to be sent with the following file or link attachments:

20220427165012

Note: To protect against computer viruses, e-mail programs may prevent sending or receiving certain types of file attachments. Check your e-mail security settings to determine how attachments are handled.

GREEN BRYANT & FRENCH, LLP

ATTORNEYS AT LAW

402 WEST BROADWAY, SUITE 1950

SAN DIEGO, CALIFORNIA 92101

TELEPHONE (619) 239-7900 | FACSIMILE (619) 239-7800

JOEL R. BRYANT
JEFFREY A. FRENCH††
ELIZABETH A. FRENCH
MATTHEW T. POELSTRA
JESSICA G. WILSON
COLIN J. MANI
D. ROBERT DIERINGER
CARTER E. WATKINS
MADISON O. MILLER

Coachella Valley Office

34360 Gateway Drive

Palm Desert, CA 92211

Tel - (760) 346-9310

Fax - (760) 346-9031

April 27, 2022

OF COUNSEL

RONALD M. GREEN†
BRYAN R. GERSTEL*
CRAIG S. BICKLER*

*A Professional Corporation
† Also Licensed in Colorado
†† Also Licensed in Washington

Via U.S. Mail & E-mail

Lazaro Neto Insurance Agency
5710 Kearny Villa Road, Suite 202
San Diego, CA 92123

RE: Pepper Townhomes Association / State Farm Insurance
Our File No.: 5051.001
State Farm Policy No.: 90E5K1911

Dear Mr. Neto:

Please be advised this firm serves as counsel for the Pepper Townhomes Association (“Association”). We have been requested by the Board of Directors for the Association to write to you regarding State Farm’s recent efforts to cancel the Association’s insurance coverage which had an effective date of February 4, 2022. We are directing this correspondence to you as an agent of State Farm, but if others should also be copied on it please advise and provide their relevant contact information.

In reviewing the record for this matter, State Farm is alleging that formal notice of cancellation was mailed to the Association on April 4, 2022. However, as of this date, the Association has yet to receive any formal notice of cancellation from State Farm Insurance whatsoever. The only evidence of “notice” provided was an internal State Farm email of March 31, 2022, which looks to contain wording that have been sent out but was in fact never sent to the Association at any time. The Association did not receive any indication whatsoever of an intent to cancel until your informal email of April 21, 2022, to the Association’s community manager indicating that State Farm would be canceling the State Farm policy. Even to this day, the only “notice” that the Association has received remains your informal email with no formal notification whatsoever coming directly from State Farm.

Once a policy has been in effect for over sixty (60) days, it is our understanding that the carrier must provide formal notification per policy terms of any cancellation. Despite repeated requests for a copy of the State Farm policy, the Association has yet to receive a copy of the policy to confirm that this is indeed the case here. Nonetheless, most policies generally require

GREEN BRYANT & FRENCH, LLP

Letter to Lazaro Neto Insurance Agency

April 27, 2022

Page 2

sixty (60) days' notice of any cancellation so that the Association has sufficient time to place coverage elsewhere and avoid any potential gaps in coverage.

Here, we understand that State Farm is attempting to enforce a cancellation date of May 15, 2022, despite the clear defects in notice to the Association. To say the very least, this has put the Association in a very tenuous position, and it remains to be seen whether the Association can find replacement coverage in such a short period of time in what is a very challenging insurance market. As you can well imagine, if the Association is unsuccessful in finding adequate replacement coverage, it will put both the Association and its members in jeopardy of significant financial loss. Moreover, an inability to find adequate replacement coverage will stop ALL sales transactions within the community and any attempts by existing owners to refinance their properties. Once again, this will cause significant financial harm to both the Association and its members.


Rather than get into a legal entanglement with State Farm concerning the notice issues at play here, the Association is alternatively requesting an additional period of time in which to seek alternative coverage. In this regard, the Association is requesting an extension of the termination date by ninety (90) days such that the State Farm policy will end on August 15, 2022. Under the circumstances, the Association feels that this is reasonable and will provide it with sufficient time in which to try to procure adequate replacement coverage.

Please contact the undersigned immediately to confirm in writing that the Association has the additional ninety (90) days it is requesting, and that the new cancellation date will be August 15, 2022.

In the meantime, if you have any questions or concerns regarding this correspondence, please do not hesitate to contact the undersigned at any time.

Sincerely,

GREEN BRYANT & FRENCH, LLP



Jeffrey A. French, Esq.

JAF:dcc

cc: Board of Directors, Pepper Townhomes Association

Jeffrey French

From: Jeffrey French
Sent: Wednesday, May 4, 2022 3:46 PM
To: 'lazar@lazaroneto.com'
Subject: FW: Pepper Townehomes Association / State Farm
Attachments: 20220427165012.pdf

Is there any response from State Farm....please advise.

Regards,

Jeff

Jeffrey A. French, Esq.
Green Bryant & French, LLP
402 West Broadway, Ste. 1950
San Diego, CA 92101
Tel. (619) 239-7900 (118)
Fax (619) 239-7800

34360 Gateway Dr.
Palm Desert, CA 92211
Tel. (760) 346-9310
Fax (760) 346-9031

-----Original Message-----

From: Jeffrey French
Sent: Wednesday, April 27, 2022 4:56 PM
To: 'lazar@lazaroneto.com' <lazar@lazaroneto.com>
Subject: Pepper Townehomes Association / State Farm

Hi Lazaro,

Please see the attached correspondence re Pepper Townehomes.

Feel free to contact me re the letter.

Regards,

Jeff

Jeffrey A. French, Esq.
Green Bryant & French, LLP
402 West Broadway, Ste. 1950
San Diego, CA 92101
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20220427165012

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Jeffrey French

From: Jeffrey French
Sent: Monday, May 9, 2022 4:35 PM
To: 'lazaro@lazaroneto.com'
Subject: Pepper Townehomes / State Farm / 5.09.22
Attachments: 20220509162952.pdf

Hi Mr. Neto,

Attached is another communication from my client and your insured Pepper Townhomes HOA.

We would appreciate a response from you and/or State Farm. Note that we are on a short runway with the termination date of 5/15/22 fast approaching.

Regards,

Jeff

Jeffrey A. French, Esq.
Green Bryant & French, LLP
402 West Broadway, Ste. 1950
San Diego, CA 92101
Tel. (619) 239-7900 (118)
Fax (619) 239-7800

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D. ROBERT DIERINGER
CARTER E. WATKINS
MADISON O. MILLER

May 9, 2022

*A Professional Corporation
† Also Licensed in Colorado
†† Also Licensed in Washington

OF COUNSEL

RONALD M. GREEN*†
BRYAN R. GERSTEL*
CRAIG S. BICKLER*

Via U.S. Mail & E-mail: lazaro@lazaroneto.com

Lazaro Neto Insurance Agency
5710 Kearny Villa Road, Suite 202
San Diego, CA 92123

RE: Pepper Townehomes Association / State Farm Insurance
Our File No.: 5051.001
State Farm Policy No.: 90E5K1911

Dear Mr. Neto:

As you know, this firm serves as counsel for the Pepper Townehomes Association ("Association"). As of this date, there has been no response whatsoever from your office concerning the Association's prior letter of April 27, 2022, concerning its insurance coverage that is set to expire on May 15th. We have been requested by the Board of Directors for the Association to once again write to you regarding State Farm's recent efforts to cancel the Association's insurance coverage which had an effective date of February 4, 2022. We are directing this correspondence to you as an agent of State Farm and requesting an immediate response, but if others should also be copied on it please advise and provide their relevant contact information.

In reviewing the record for this matter, State Farm is alleging that formal notice of cancellation was mailed to the Association on April 4, 2022. However, as of this date, the Association has yet to receive any formal notice of cancellation from State Farm Insurance whatsoever. The only evidence of "notice" provided was an internal State Farm email of March 31, 2022, which looks to contain wording that have been sent out but was in fact never sent to the Association at any time. The Association did not receive any indication whatsoever of an intent to cancel until your informal email of April 21, 2022, to the Association's community manager indicating that State Farm would be canceling the State Farm policy. Even to this day, the only "notice" that the Association has received remains your informal email with no formal notification whatsoever coming directly from State Farm.

Once a policy has been in effect for over sixty (60) days, it is our understanding that the carrier must provide formal notification per policy terms of any cancellation. Despite repeated

GREEN BRYANT & FRENCH, LLP

Letter to Lazaro Neto Insurance Agency

May 9, 2022

Page 2

requests for a copy of the State Farm policy, the Association has yet to receive a copy of the policy to confirm that this is indeed the case here. Nonetheless, most policies generally require sixty (60) days' notice of any cancellation so that the Association has sufficient time to place coverage elsewhere and avoid any potential gaps in coverage.

Here, we understand that State Farm is attempting to enforce a cancellation date of May 15, 2022, despite the clear defects in notice to the Association. To say the very least, this has put the Association in a very tenuous position, and it remains to be seen whether the Association can find replacement coverage in such a short period of time in what is a very challenging insurance market. As of this date, the Association has had no success in finding a similar replacement policy that will offer the same coverage scope. As you can well imagine, if the Association is unsuccessful in finding adequate replacement coverage, it will put both the Association and its members in jeopardy of significant financial loss. Moreover, an inability to find adequate replacement coverage will stop ALL sales transactions within the community and any attempts by existing owners to refinance their properties. Once again, this will cause significant financial harm to both the Association and its members for which you and State Farm are directly responsible.

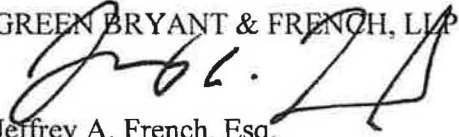
Rather than get into a legal entanglement with State Farm concerning the notice issues at play here, the Association is alternatively requesting an additional period of time in which to seek alternative coverage. In this regard, the Association is requesting an extension of the termination date by ninety (90) days such that the State Farm policy will end on August 15, 2022. Under the circumstances, the Association feels that this is reasonable and will provide it with sufficient time in which to try to procure adequate replacement coverage.

Please contact the undersigned immediately to confirm in writing that the Association has the additional ninety (90) days it is requesting, and that the new cancellation date will be August 15, 2022.

In the meantime, the Association continues to reserve all of its rights as against you personally and as against State Farm.

Sincerely,

GREEN BRYANT & FRENCH, LLP


Jeffrey A. French, Esq.

JAF:dcc

cc: Board of Directors, Pepper Townhomes Association

GBF008

Jeffrey French

From: Xochiquetzal Rivera <xochiquetzal.rivera.k7x4@statefarm.com>
Sent: Tuesday, May 10, 2022 9:26 AM
To: Jeffrey French
Subject: RE: Pepper Townhomes / State Farm / 5.09.22

Hi,

Please see attached copy of notice of cancellation.

Thank you,

Xochil Rivera

-----Original Message-----

From: Jeffrey French <jfrench@gbflawyers.com>
Sent: Monday, May 9, 2022 4:35 PM
To: lazaro@lazoneto.com
Subject: [EXTERNAL] Pepper Townhomes / State Farm / 5.09.22

Hi Mr. Neto,

Attached is another communication from my client and your insured Pepper Townhomes HOA.

We would appreciate a response from you and/or State Farm. Note that we are on a short runway with the termination date of 5/15/22 fast approaching.

Regards,

Jeff

Jeffrey A. French, Esq.
Green Bryant & French, LLP
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Tel. (619) 239-7900 (118)
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Jeffrey French

From: Xochiquetzal Rivera <xochiquetzal.rivera.k7x4@statefarm.com>
Sent: Tuesday, May 10, 2022 3:24 PM
To: Jeffrey French
Subject: RE: Pepper Townehomes / State Farm / 5.09.22
Attachments: cancellation letter.pdf

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Subject: [EXTERNAL] RE: Pepper Townehomes / State Farm / 5.09.22

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Regards,

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PO Box 853925
Richardson, TX 75085-3925

3150-04 5009 E-CA-DEC
12- 0688-
CONDOMINIUM
AT1
PEPPER TOWNHOMES ASSOCIATION
10769 WOODSIDE AVE STE 210
SANTEE CA 92071-3175

April 04, 2022

Application number: 90-E5-K191-1 California
Application type: Condominium Policy
Location: 7894 RANCHO FANITA DR
SANTEE CA 92071

IMPORTANT NOTICE
Policy Information

State Farm General Insurance Company is unable to provide the coverage you requested in your application because:

- we haven't received the information we need:
 - Need coverage and year built of playground, detached garages, mailboxes on premise
 - Unable to determine how many locations and units per location to be insured
 - more accurate replacement cost coverage for each location
 - photos of both pools
 - association bylaws to determine correct endorsement as coverage is exterior shell only
 - budget/ financial statements to review Director's & Officer's liability coverage amount
 - Provide details of the losses within the last 3 years
 - Annual Premium for last 3 years to determine Loss Ratio for Claims History Rating discount

As a result, your policy will be canceled effective May 16, 2022 at 12:01 a.m. standard time.

For your protection, we recommend you get other insurance coverage to prevent any lapse in coverage.

If you can't get coverage through another insurance company, you may be eligible for coverage through the:

California FAIR Plan
3435 Wilshire Blvd #1200
PO Box 76924
Los Angeles, CA 90076
(800) 339-4099 or (213) 487-0111
www.cfpnet.com

We'll send you a separate invoice or refund depending upon the amount of time your policy was in force and premium amount you paid. If you have been paying your premium through the State Farm Payment Plan, your invoice or refund will be processed by that department.

WE APPRECIATE YOUR CONSIDERATION OF STATE FARM.

If you have any questions, call your State Farm agent Lazaro Neto at (858) 279-5111. If you are deaf, hard of hearing, or do not use your voice to communicate, you may contact us via 711 or other relay services.

2352694
E-CA-DEC
cc: Lazaro Neto 0688
SFPP NO 1239916612

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Sent: Wednesday, May 11, 2022 11:24 AM
To: Jeffrey French
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Hi,

This item has been escalated for further review, we are waiting on response. As of now, the termination date stands as of 05/16/2022 at 12:01am.

As for the declarations page, I was just advised that one was not generated as the policy is being cancelled. Would a COI suffice?

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