

**Daniel A Woron Agency
917 NE Jensen Beach Blvd
Jensen Beach, FL 34957**

March 8, 2005

**Federated National Insurance Company
P O Box 407193
Ft Lauderdale, FL 33340**

**Re: Nicholas & Jeannette Apostol
#FNHO27078 01**

To whom it may concern:

This letter is in regard to the cancellation of homeowner policy #FNHO27078 01. The policy was cancelled due to "excessive or unusual liability exposures". Your company told me that you received a letter from someone stating that a horse is being boarded, for a fee, in stalls owned by Mr. Apostol.

I spoke with Mr. Apostol regarding this, and he stated that this is not true. He requests that you send a copy of the letter you received to us, his agent, so that he can have a copy for his records.

We recommend that unless you have the letter and have verified it to be factual, that this policy be reinstated retroactive to the cancellation date. Please advise us of your decision.

Sincerely,

**David Pauley
Associate Agent**

✓ **Cc: Nicholas Apostol**

**Daniel A Woron Agency
917 NE Jensen Beach Blvd
Jensen Beach, FL 34957**

March 7, 2005

**Nicholas M Apostol
5755 SW Ranchito
Palm City, FL 34990**

Dear Mr. Apostol:

This letter is in regard to your homeowners policy with Federated National Insurance, policy #FNHO27078-01, which cancelled on 2/21/2005.

We recommended that you let us get you a policy with another company until, and if, the problem with Federated is resolved. You told us that you had gotten a quote from State Farm Insurance and would not need one from our agency.

You also asked us to contact Federated National and request a copy of the letter sent by the person who said that you were keeping horses, for a fee. We are in the process of requesting a copy of that letter and if and when we get it, we will forward it to you for your records.

If we can be of further service, please let us know.

Sincerely,

David Pauley
David Pauley
Associate Agent