



FLORIDA DEPARTMENT OF FINANCIAL SERVICES

Division of Rehabilitation and Liquidation  
[www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver)

Si necesita una versión en español de este aviso, visite el sitio web de la  
División de Rehabilitación y Liquidación [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver).  
(If you need a Spanish version of this notice, visit the Receiver's website at [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver))

**February 28, 2022**

## **NOTICE TO POLICYHOLDERS**

### **Regarding the Liquidation of St. Johns Insurance Company (“St. Johns”)**

Dear Policyholder:

This letter is being sent to you because records indicate that you are a policyholder of St. Johns Insurance Company (“St. Johns”). On February 25, 2022, St. Johns was ordered liquidated by the Second Judicial Circuit Court in Leon County, Florida. The Florida Department of Financial Services (“Department”) was appointed as Receiver of St. Johns. A copy of the liquidation order for St. Johns and other relevant information is available on the Department’s website, <https://www.myfloridacfo.com/division/receiver>

### **POLICY CANCELLATION AND TRANSITION TO SLIDE INSURANCE COMPANY:**

Under the liquidation order, all St. Johns policies are cancelled effective 12:01 a.m. on March 1, 2022, unless otherwise terminated prior to that date. **However, in order to assist you, the Department has entered into an agreement with Slide Insurance Company (“Slide”), which will transition your policy to Slide and provide you with continued insurance coverage starting on March 1, 2022 at 12:01 a.m.** Highlights of the transition plan include the following:

- Under the transition plan, as approved by the Receivership Court, St. Johns policies will be cancelled on March 1, 2022 at 12:01 a.m. and Slide will provide replacement coverage effective March 1, 2022.
- There will be no gaps in coverage and the policyholders’ coverage and premium policy will be identical before and after the transition.
- Please refer to the Slide documents for further information.

Slide and the Department have sent letters to all agents regarding the transition plan and the benefits to both policyholders and agents. **IF YOU HAVE NOT ALREADY DISCUSSED THIS MATTER WITH YOUR AGENT, PLEASE CONTACT YOUR AGENT IMMEDIATELY TO MAKE SURE THAT YOUR POLICY HAS SUCCESSFULLY TRANSFERRED TO SLIDE.** Your agent is best able to advise you as to your insurance options.

**PREMIUM ISSUES:**

Under the transition plan, any unearned premium due back from St. Johns and payable by the Florida and South Carolina guaranty associations will be sent to Slide and applied to your Slide transition policy. The unearned premium of South Carolina policyholders will be reduced by a \$100 deductible required under South Carolina law.

To ensure continuing coverage under your transition policy with Slide, please remit any future premium installment payments which may become due directly to Slide.

**CLAIMS ISSUES (FOR LOSSES INCURRED PRIOR TO 12:01 A.M. ON MARCH 1, 2022):**

The deadline for filing claims in the St. Johns receivership is February 27, 2023. With the entry of the liquidation order, 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. PLEASE NOTE: FIGA and SCPCIGA will not pay any claims occurring on or after March 1, 2022 12:01 a.m. for St Johns’ policyholders whose policies transition to Slide. The Department 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. Please continue to contact St. Johns using the contact information below to check the status of an existing claim or to file a new claim incurred prior to March 1, 2022. The Department’s website, [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver), will be updated as appropriate regarding the claim transfer process.

**CONSUMER/CLAIMS CALLS:**

Until further notice, policyholders with questions regarding St. Johns should continue to visit the company’s website at <https://www.stjohnsinsurance.com/> or contact the company directly as follows:

Customer Service: 1-800-748-2030

Claims: 1-877-748-2059

**CONTACTING THE DEPARTMENT:**

Please contact the Department by using the “Contact Us” form at the Department’s website, <https://www.myfloridacfo.com/division/receiver> if you have any non-claims related questions regarding the receivership. For claims questions, please refer to the phone numbers provided under Claims Issues. You may also contact the Department at (850) 413-3081 or toll free at 1-800-882-3054 (in Florida only).