



Looking for Proof of Insurance?

If your mortgage lender or personal insurance agent is requesting proof of insurance (a Certificate of Insurance) for your homeowner or condominium association property, please forward the lender's request by *e-mail or facsimile* to the insurance agency contact listed below. Be sure to specify whether you need proof of flood insurance, proof of commercial property insurance, or both.

The agent will create an Insurance Certificate with your name, property address, and if requested by the lender, the lender's name as "additional insured". ***If you do not have access to electronic mail or a facsimile machine, you may telephone the insurance agency and give them your name, property address, loan number and the lender's contact information.*** Most insurance agencies will respond to your lender in one to three days. Lenders typically require owners to provide proof of insurance on an annual basis.

**Community Association:
Insurance Agency:**

**HAMMOCK DUNES OWNERS ASSOC.
VANDYKE NORMAN INSURANCE
TELEPHONE: 904.819.5949
FACSIMILE: 904.819.5951
EMAIL: prussell@vandykenorman.com**

**Flood Policy Term:
Commercial Property Policy Term:
(Community Common Areas)**

**N/A
Feb. 6, 2012 – Feb. 6, 2013**

If you have difficulty obtaining a Certificate of Insurance, for assistance please telephone Southern States Management Group at (386) 446-6333, extension 302, or (800) 439-9408, extension 302.

