



LaBarre/Oksnee Insurance

PROTOCOL FOR OBTAINING CERTIFICATES OF INSURANCE

We strive to make the certificate requesting process a smooth one so as to ensure the highest level of customer service for our community association management companies and homeowners. Our company has partnered with EOI Direct for the delivery of our condominium certificates of insurance. EOI Direct is an online utility (www.eoidirect.com) designed to provide round-the-clock access to condominium certificates of insurance so our company is able to meet the demands of certificates of insurance 24x7. EOI Direct runs a responsive help desk (**1+877-456-3643**) that will accommodate those who do not have internet access and those who do not wish to go online to obtain this information.

There are a few different avenues homeowners and lenders can use to obtain certificates of insurance.

1. ***New Loans, Refinance, Line of Credit*** – A delivery fee is charged by EOI Direct for the immediate access and delivery of this information when a certificate of insurance is requested for the purpose of facilitating a new loan. **The fee ONLY applies to new loans whereby a lender requires that a certificate (i.e. Evidence of Insurance) be customized for a purchase, refinance, or line of credit.** EOI allows lenders to enter personal homeowner information such as name, address, loan numbers, and mortgagee clauses onto the Evidence of Insurance, which fulfills their requirements. Generally this ordering process is paid for and completed by the lenders or escrow companies and **not the homeowners.**
2. ***Renewals – Homeowners*** who simply need to provide proof of coverage for an existing loan, per their lender's mailed request, can obtain that information **free of charge** through EOI Direct. Summaries of master policies –showing those coverages currently in effect – are also made available at no cost. Homeowners may obtain this information via online, or by calling EOI Direct's help desk. When ordering a renewal certificate, homeowners should click on the option which refers to a lender letter or call requesting an annual update of insurance for existing loans.
3. ***Written Request to LaBarre/Oksnee*** – Our office is able to send Certificates of Liability to homeowners who request them in writing. The Certificate of Liability provides a summary of current coverage purchased by the association. This certificate will not list the individual homeowner name, address, loan number, or mortgagee clause, but will reflect all current coverage. Sometimes this certificate is all a lender needs to fulfill lending requirements. There is no charge for this.
4. ***If you have any questions, comments, or need any assistance at all*** – Please call Dana Diset at 949-588-0711 ext. 216. Her e-mail address is danad@hoa-insurance.com. Please contact her with any assistance you need or concerns that you have regarding the association's insurance or need for proof of insurance for your lender. Thank you!