



About Todd Claim Service

Todd Claim Service, Inc. is an independent *All Lines Claim Adjuster and Inspection Firm* that was founded in 1962 by William D. Todd in Fort Walton Beach, Florida. Serving the Northwest Gulf Coast Region of Florida from Tallahassee through Pensacola and all cities and towns in between. The firm has been a continuous family run operation for the last 55 years. Currently it is being managed by William's sons W. Scott Todd and Charles Todd with the aid of their longtime Office Manager Karen Goude-lock and General Claim Adjuster Ted Abbott. *Combined we bring 181 years of experience to every claim and Inspection we perform.*

Our adjusters leverage and utilize the latest technologies to speed up the claims process for each of our clients. All our staff are certified and proficient in Xactimate and Symbility to help maximize efficiency and improve claim performance. From home and auto to mediation and general liabilities claims, we can do it all. Let us show you the Todd Claim Service Advantage.



W. SCOTT TODD

525 Pocahontas
Fort Walton Beach, Florida 32547
850 243-9195 (W) 850 685-7170 (Cell)

EDUCATION

1978 Lincoln High School, *Tallahassee, Florida*, Graduated

1987 University of West Florida, *Pensacola, Florida*, B.A.

TECHNICAL TRAINING

1981 Southern Farm Bureau Technical Insurance School, *Jackson, Michigan*

PROFESSIONAL EXPERIENCE

1985 - Present **Todd Claim Service, Inc.**, *Fort Walton Beach, Florida*

President/General Manager/Adjuster-in-Charge. Actively working as all-lines adjuster, mediation specialist, property appraiser (appraisal process), umpire (appraisal process); catastrophe experienced (residential and commercial); NFIP & Citizens Certified

1979 - 1985 **Sewell, Todd & Broxton, Inc.**, *Tallahassee, Florida*

Licensed all-lines adjuster and insurance agent

1988 **American International Group**, *Atlanta, Georgia*

Temporary catastrophe claims examiner

1992 **Sewell, Todd & Broxton, Inc.**, *Jacksonville, Florida*

Temporary catastrophe field adjuster, Orlando, Florida

PROFESSIONAL MEMBERSHIPS

NAIIA, *Chicago, Illinois*

PROFESSIONAL LICENSES

Florida Independent All -Lines Adjuster License (520) - A266100

Alabama Non-Resident License - 0290515

Georgia Non-Resident License - 841153

CHARLES H. TODD

406 Bristol Cove Road
Mary Esther, Florida, 32569
850 499-4754 (Cell)

EDUCATION

- 1979 Lincoln High School, *Tallahassee, Florida*, Graduated
- 1985 Florida State University, *Tallahassee, Florida*, B.S., Business Management

TECHNICAL TRAINING

- 1984 Vale Tech, *Chambersburg, Pennsylvania*
- 1989 ITTI, Dallas, Texas

PROFESSIONAL EXPERIENCE

- 2010 - Present **Todd Claim Service, Inc.**, *Fort Walton Beach, Florida*
Vice-President. All-lines adjuster and mediation specialist; catastrophe experienced (residential and commercial); NFIP & Citizens Certified
- 2004 - 2010 **Nationwide Insurance Company**, *Pensacola, Florida*
Resident Field Adjuster
- 1992 - 2004 **Todd Claim Service, Inc.**, *Fort Walton Beach, Florida*
Vice-President. All-lines adjuster and mediation specialist.
- 1989 - 1992 **Elliott Claim Service, Inc.**, *Tallahassee, Florida*
Branch Manager. All-lines adjuster and investigator.
- 1988 - 1989 **Travelers Insurance Company**, *Tallahassee, Florida*
Resident senior all-lines adjuster.
- 1987 - 1988 **Florida Dept of Insurance, Division of Rehabilitation & Liquidation**,
Tallahassee, Florida
Insurance specialist handling the seizure of distressed insurance companies under court order.
- 1979 - 1987 **Sewell, Todd & Broxton, Inc.**, *Tallahassee, Florida*
All-lines adjuster

PROFESSIONAL LICENSES

Florida All -Lines Adjuster License (5-20) - A266008
Georgia Non-Resident Adjuster License - 2753218

WILLIAM D. TODD

*228 Crewilla Drive
Fort Walton Beach, Florida 32548
850 243-9195 (W) 850 937-2127 (Cell)*

EDUCATION

Graduate - Auburn University in 1959; B.S. - Business Administration & Economics

TECHNICAL TRAINING

Casualty Training School; International Institute of Loss Adjusters

PROFESSIONAL EXPERIENCE

January 2007 to Present: Todd Claim Service, Inc., Fort Walton Beach, Florida
Mediation specialist and casualty claim representative

2005 to 2007:
Property claims consultant for law firms and property owners in Northwest Florida, Mississippi, and New Orleans.

1994 to May 2005: GEICO, Northwest Florida
Mediation specialist and casualty claims representative

1987 to 1994: Todd Claim Service, Inc., Fort Walton Beach, Florida
Claims consultant and mediation specialist; and independent of Todd Claim Service, real estate developer and retail furniture entrepreneur

1970 to 1987: Sewell, Todd & Broxton, Inc.
Acquired John T. Sewell Co., Inc. (5 offices; 13 field adjusters) across Northwest Florida. Company changed name to Sewell, Todd & Broxton, Inc. and Piersol Service, Inc. (18 offices in Florida, George, and Alabama. Companies were sold in 1987.

1962 to 1970: Todd Claim Service, Inc., Fort Walton Beach, Florida
Owner, mediation specialist, and claim representative

1960 to 1962: Miami and Pensacola, Florida
Casualty and workers compensation field investigation trainee

PROFESSIONAL MEMBERSHIPS

NAIIA, Chicago, Illinois

PROFESSIONAL LICENSES

Florida Independent All -Lines Adjuster License (5-20) - License # A266097

KAREN L. GOUDELOCK

3 Japonica Lane
Shalimar, Florida, 32579
850 243-9195 (W) 850 651-4230 (H)

EDUCATION

- 1969 Fair Park High School, *Shreveport, Louisiana*, Graduated
- 1971 - 1972 Louisiana State University, *Shreveport, Louisiana*, Foreign Language Education

TECHNICAL TRAINING

- 1978 - 1979 Life Office Management Association (Life Management Education Parts I, II, III)
- 1981 Dunn & Bradstreet (Supervisory Education)
- 1982 Life Office Management Association (Supervisory Education)
- 1979 & 1983 Instructor, Life Office Management Association (Part I - Basic Principles)
- 1993 Andy Beverly All-Lines Insurance Adjuster Seminar

PROFESSIONAL EXPERIENCE

- 1991 - Present **Todd Claim Service, Inc.**, *Fort Walton Beach, Florida*
Office Manager; All-Lines Adjuster; Catastrophe Operations Supervisor
- 1987 - 1991 **Trinity Universal Companies**, Regional Office, *Alexandria, Louisiana*
Lead Clerical Supervisor; Inside Casualty Adjuster; Home Office Liason
- 1982 - 1984 **Hebert-Simon Financial Planning**, *New Orleans, Louisiana*
Vice-President, Operations; Office Manager, Marketing Support; Lines - Life, Group, Health, Disability
- 1977 - 1982 **Savings Life Insurance Group**, *Shreveport, Louisiana*
Policyholder Service Supervisor - 22 Ordinary Life Companies

PROFESSIONAL MEMBERSHIPS

NAIIA, *Chicago, Illinois*

PROFESSIONAL LICENSES

Florida Independent All -Lines Adjuster License (5-20) - A101507



Natural Disaster Claims

Todd Claim Service wants to be part of the solution – not the problem.

With over 55 years of experience as independent claims adjusters, we have handled many catastrophe claims. Our adjusters combined 181 years' experience have handled every type of natural disaster including:

- Hurricanes
- Tornadoes
- Wind Storms
- Hail and Ice Storms
- Floods

Todd Claim Service, Inc. prides itself on handling claims professionally, quickly and efficient as possible. We will help your customers in their biggest time of need getting back on their feet. All the time helping you solidify your relationship and retention of these customers. No matter the nature or severity of the event, our staff will meet your Insurance Carrier needs and find solutions to satisfy your requirements.

We will leverage the latest technologies to ensure that your agencies claims will be done right the first time. All claims will be completed utilizing Xactimate and will be well documented with photographs of the damage, including contents.

Our adjusters understand the distress that your customer is under after a catastrophic event occurs. We will handle each claimant individually and guide them through the coverage and claim process so they have the peace of mind that their needs are being met and they are being well served by their Insurance Carrier. We will even help guide them with relocation needs as necessary.

Todd Claim Service, Inc. handles both Residential and Commercial claims, specifically:

- All-Lines Damage Appraisals
- Auto Claims
- General Liabilities Claims
- Mediation
- Standard settlement negotiation
- Total loss settlement negotiation

- Field inspections
- Residential building and personal property
- Commercial building and personal property

Todd Claim Service was instrumental in helping pick up the pieces after Hurricane Ivan devastated our service area in 2004.



Fire Claims

Todd Claim Service, Inc. has extensive experience investigating fire and smoke claims for Insurance Carriers. With over 55 years of experience as an Independent All Lines Claim Adjuster and Inspection Firm, we have handled every type of claim from a small house fire to a total loss. We understand the distress and frustration this can bring to both the homeowner and Insurance Carrier. We help mitigate this distress by conducting each claim professionally and efficiently as possible.

TCS understands the importance of adequate photo documentation of the fire damage, contents, and determining the origin of loss in each claim. Our firm has the resources to conduct a full course of origin study if needed. We will do whatever it takes to make sure that we have fully inspected and assessed each claim correctly the first time.

We utilize the latest technology to conduct each claim. We will complete the claim using Xactimate or Symbility depending on your agencies preference. *Todd Claim Service has both residential and commercial adjusters on staff to serve your needs.*

We know how hard fire and smoke damage can be on your customer during this type of loss. We will address the importance of the Homeowners needs, by: documenting the file for advance against fire claim, help the insured with relocation, help the homeowner get back on their feet, and handle each claim in an expedient manner. Our attention to detail during this process will greatly aid in customer satisfaction and ultimately customer retention.



Roof Claims

Having a solid roof over your head is one of life's essential necessities. Todd Claim Service, Inc. has over 55 years of experience as an Independent All-lines Claim Adjuster and Inspection Firm. All our experienced adjusters will quickly and efficiently conduct each claim to take immediate corrective measures needed to mitigate further losses.

Roof damage can come from many sources, such as:

- Wind or Storm Damage
- Hail Damage
- Water (leak) Damage
- Hurricane or other Natural Disaster Damage
- Ice or Snow Damage
- Other Accidental Damage (falling through roof)
- Fire Damage

Often roof damage will lead to further damage and losses to a home. It is essential that a roof damage claim is handled expeditiously as possible. Todd Claim Service has both experienced residential and commercial adjusters on staff to address your needs.

Our claim professionals understand the importance of full photo documentation of the damage and all contents. We will handle each claim with the utmost care to ensure that it is done correctly and efficiently the first time. Our adjusters are proficient in Xactimate and Symbility.



Wind Damage

During severe weather storms, wind gusts and the debris it carries can cause serious damage to personal property, commercial property, and automobiles. It is extremely important to address these types of claims immediately to mitigate further losses.

At Todd Claim Service, Inc. our team of professional adjusters have a combined 181 years of experience working Independent Insurance Claims. We have the knowledge and skills to accurately inspect and assess each claim effectively and efficiently the first time.

Wind Damage can be caused by:

- Hurricanes
- Tornadoes
- Severe Thunderstorms
- Cyclones

Our adjusters understand the importance of photo documentation of all damages to structures and contents. We will conduct each claim utilizing the latest technology, Xactimate or Symbility programs.



<i>RATES</i>	
<i>FULL, PARTIAL, LIMITED ASSIGNMENTS (ALL LINES)</i>	
◆ Adjuster (Per Hour)	\$ 75.00
◆ Mileage (Per Mile) - Current Year's IRS Mandate	\$.54
◆ Clerical	25% of Adjuster Fee
◆ Photos - Digital or 35mm (Per Photo)	\$1.00
◆ Official Report (Time and Mileage)	As Incurred
◆ Background Report (Time and Mileage)	As Incurred
◆ Phone	Included
◆ Postage - Certified	As Incurred
◆ Set-up	\$ 30.00

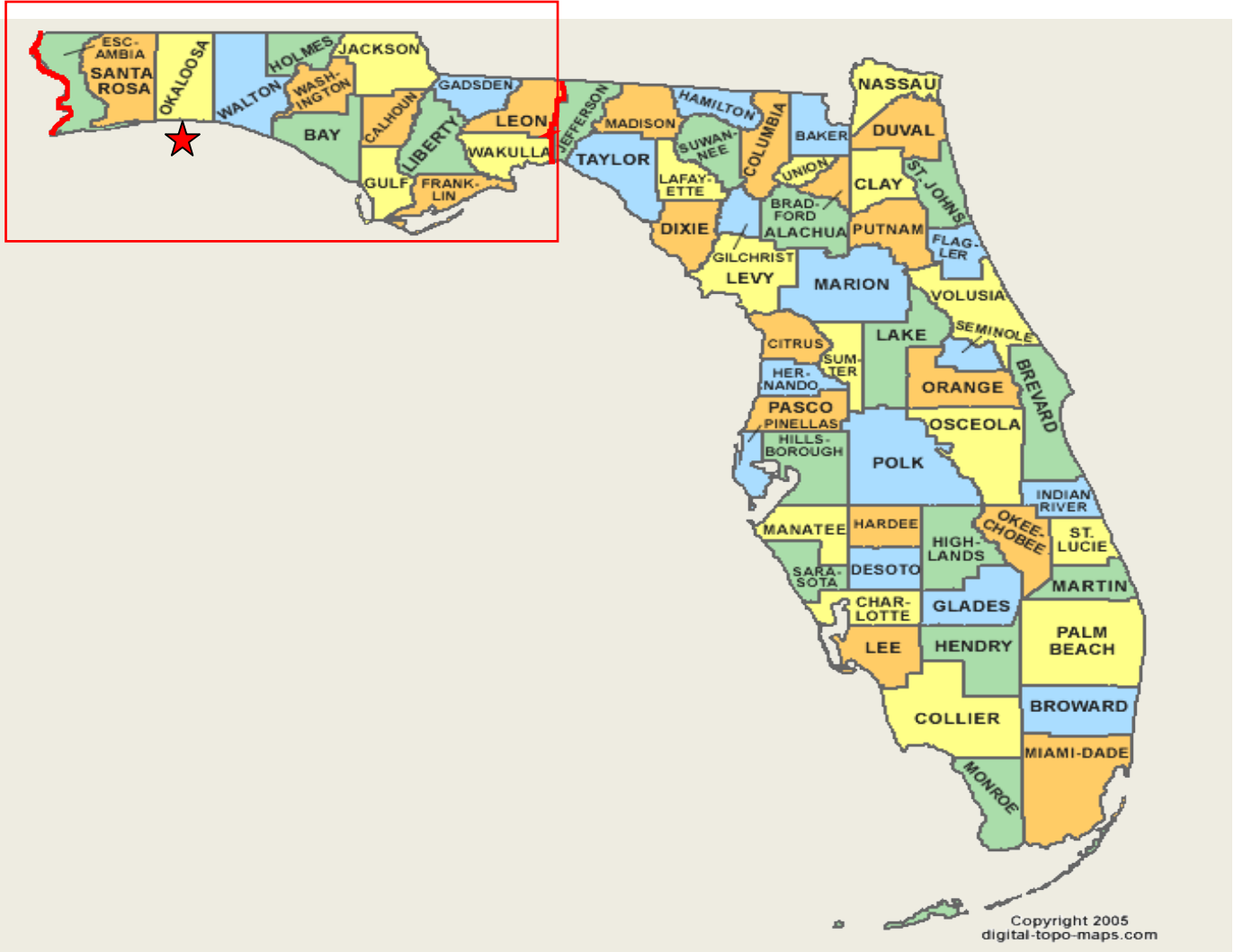
****Special Catastrophe Rates Available***



P. O. BOX 2124
 124 Beal Parkway (32548)
 Fort Walton Beach, FL 32549
 Email: toddclaimservice@aol.com

(850) 243-9195 - Fort Walton Beach (*Home Office)
 (850) 243-9195 - Pensacola ▪ Panama City ▪ Tallahassee
 (850) 664-2204 FAX/Home Office
 Website: toddclaimservice@aol.com

SERVICE REGION



★ HOME OFFICE

124 Beal Parkway SW, Fort Walton Beach, FL 32548

850 243-9195 • 850 664-2204 (FAX)

toddclaimservice@aol.com (Email)

<http://www.toddclaimservice.com> (Website)

INCLUDING

**PENSACOLA
 PANAMA CITY
 TALLAHASSEE**

&

Areas in Between



P. O. Box 2124, Fort Walton Beach, FL 32549

850 243-9195 (Office) • 850 664-2204 • (Fax)Email: toddclaimservice@aol.com

County & Zip Codes

County/Cities	Zip Code
ESCAMBIA	
Cantonment	32533
Century	32535
Gonzalez	32560
Mc David	32568
Molino	32577
Pensacola	32501
Pensacola	32502
Pensacola	32503
Pensacola	32504
Pensacola	32505
Pensacola	32506
Pensacola	32507
Pensacola	32508
Pensacola	32509
Pensacola	32511
Pensacola	32512
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Pensacola	32514
Pensacola	32516
Pensacola	32520
Pensacola	32521
Pensacola	32522
Pensacola	32523
Pensacola	32524

Pensacola	32526
Pensacola	32534
Pensacola	32559
Pensacola	32590
Pensacola	32591
Pensacola	32592
SANTA ROSA	
Bagdad	32530
Gulf Breeze	32561
Gulf Breeze	32562
Gulf Breeze	32563
Jay	32565
Milton	32570
Milton	32571
Milton	32572
Milton	32583
Navarre	32566
OKALOOSA	
Baker	32531
Crestview	32536
Crestview	32539
Destin	32540
Destin	32541
Eglin AFB	32542
Fort Walton Beach	32547
Fort Walton Beach	32548
Fort Walton Beach	32549
Holt	32564
Hurlburt Field	32544
Laurel Hill	32567
Mary Esther	32569
Milligan	32537
Niceville	32578
Shalimar	32579
Valparaiso	32580

WALTON	
Argyle	32422
Defuniak Springs	32433
Defuniak Springs	32434
Defuniak Springs	32435
Freeport	32439
Miramar Beach	32550
Mossy Head	32434
Paxton	32538
Point Washington	32454
Ponce de Leon	32455
Santa Rosa Beach	32459
HOLMES	
Bonifay	32425
Noma	32452
Westville	32464
WASHINGTON	
Caryville	32427
Chipley	32428
Ebo	32437
Vernon	32462
Wausau	32463
BAY	
Fountain	32438
Lynn Haven	32444
Mexico Beach	32410
Panama City	32401
Panama City	32402
Panama City	32403
Panama City	32404
Panama City	32405
Panama City	32406
Panama City Beach	32407

Panama City	32408
Panama City	32409
Panama City	32411
Panama City	32412
Panama City	32413
Panama City	32417
Panama City	32461
Rosemary Beach	32461
Youngstown	32466
JACKSON	
Alford	32420
Bascom	32423
Campbellton	32426
Cottdale	32431
Cypress	32432
CALHOUN	
Altha	32412
Blountstown	32424
Clarksville	32430
Wewahitchka	32449
GULF	
Port St. Joe	32456
Wewahitchka	32465
GADSDEN	
Chattahoochee	32324
Greensboro	32330
Gretna	32332
Havana	32333
Midway	32343
Quincy	32351
Quincy	32352
Quincy	32353

LIBERTY	
Bristol	32321
Hosford	32334
Sumatra	32335
Telogia	32360
FRANKLIN	
Apalachicola	32320
Carrabelle	32322
Eastpoint	32328
Lanark Village	32323
LEON	
Centerville	32308
Centerville	32309
Centerville	32317
FSU	32395
FSU-Student	32313
FSU	32306
FL A&M	32307
Miccosoukee	32309
State of Florida	32399
Tallahassee	32301
Tallahassee	32302
Tallahassee	32303
Tallahassee	32304
Tallahassee	32305
Tallahassee	32306
Tallahassee	32307
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Tallahassee	32309
Tallahassee	32310
Tallahassee	32311
Tallahassee	32312
Tallahassee	32313
Tallahassee	32314

Tallahassee	32315
Tallahassee	32316
Tallahassee	32317
Tallahassee	32318
Tallahassee	32395
Tallahassee	32362
Woodville	32362
WAKULLA	
Alligator Point	32346
Crawfordville	32326
Crawfordville	32327
Ocklocknee	32346
Ocklocknee Bay	32346
Panacea	32346
Saint Marks	32355
Saint Teresa	32358
Sopchoppy	32358
Wakulla Springs	32327

3000 00000 BBOP MAIN AMENDED QUOTE

**BUSINESSOWNERS POLICY
LIABILITY DECLARATIONS**

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Date of Issue
1/17/18

Policy Number
09 0004976782 1 09

SECTION II - LIABILITY AND MEDICAL EXPENSES

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Businessowners Coverage Form and any attached endorsements.

COVERAGE	LIMIT OF INSURANCE
General Liability	
General Aggregate Limit(Other Than Products-Completed Oper	\$2,000,000
Products-Completed Operations Aggregate Limit	\$1,000,000
Personal And Advertising Injury Limit	INCLUDED
Each Occurrence Limit	\$1,000,000
Medical Expenses Limit	\$5,000 (Per Person)

LOCATION LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS PREM.

NO.	COVERAGE	LIMIT OF INSURANCE
***	NONE	***

BUILDING LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS PREM. BLDG.

NO.	NO.	COVERAGE	LIMIT OF INSURANCE
***		NONE	***

