The Circuit Court of the Eleventh Judicial Circuit in and for Miami-Dade County, Florida has Preliminarily Approved a Class Action Settlement that may affect your rights.

IMPORTANT NOTICE OF CLASS ACTION SETTLEMENT
PLEASE READ CAREFULLY

Maxim Kharevich v. Star Casualty Insurance Company
Case No. 2023-013380-CA-01 (11th Jud. Cir., Miami-Dade Cnty., FL)

If You Suffered a Total Loss of a Vehicle While Insured by Star Casualty Between March 22, 2018, and June 26, 2026, You May Be Entitled to a Payment.

A court authorized this Notice. This is not a solicitation from a lawyer. You are not being sued.

- A Settlement has been reached in *Maxim Kharevich v. Star Casualty Insurance Company*, Case No. 2023-013380-CA-01 (11th Jud. Cir., Miami-Dade Cnty., FL). In the lawsuit, the Plaintiff alleges that Star Casualty breached its auto insurance policies by failing to pay Title Transfer Fees and Tag Transfer Fees totaling $79.85 on total loss claims and by improperly deducting Excess Storage and Towing charges from Actual Cash Value (“ACV”) payments. Star Casualty denies the allegations.
- Star Casualty will pay money to eligible Settlement Class Members who file a valid, complete, and timely Claim Form, as follows: (1) up to **$79.85** in unpaid Title Transfer Fees and Tag Transfer Fees ($75.25 + $4.60); and/or (2) repayment of any improper Excess Storage and Towing deductions applied to the ACV payment, capped at **$25 per day for up to 8 days ($200 maximum)**; plus Prejudgment Interest. Recoveries are offset by any amounts previously paid for the same fees or storage.

*As an example, a Class Member whose ACV payment omitted both Title and Tag Transfer Fees and included a 5-day Excess Storage deduction at $25/day would receive **$79.85** + **$125.00** = **$204.85** plus interest, less any amount already paid.*

- To receive payment under the Settlement, you must submit a Claim Form by **October 26, 2026**.
- You could be a Settlement Class Member if, between **March 22, 2018** and **June 26, 2026**, you (i) were insured under a Florida automobile insurance policy issued by Star Casualty, (ii) submitted a first-party claim that was adjusted as a total loss and settled by Star Casualty on an ACV basis, and (iii) either (a) did not receive the full amount of Title Transfer Fees and Tag Transfer Fees, and/or (b) had Excess Storage or Towing charges deducted from your ACV payment.

IF YOU ARE A SETTLEMENT CLASS MEMBER, YOUR RIGHTS ARE AFFECTED — YOU HAVE A CHOICE TO MAKE NOW		
YOUR OPTION	**WHAT IT MEANS**	**DEADLINE**
SUBMIT A CLAIM FORM	This is the only way to receive a payment under the Settlement.	Claim Forms must be postmarked or submitted online by October 26, 2026.
EXCLUDE YOURSELF	If you opt out of the Settlement, you will receive no payment, but you will keep any rights you have to sue Star Casualty about the claims in this case.	Requests for exclusion must be postmarked by September 14, 2026.
OBJECT	If you wish, you may write to the Court explaining why you don’t like the Settlement.	Objections must be filed and copies postmarked by September 14, 2026.

IF YOU ARE A SETTLEMENT CLASS MEMBER, YOUR RIGHTS ARE AFFECTED — YOU HAVE A CHOICE TO MAKE NOW		
YOUR OPTION	**WHAT IT MEANS**	**DEADLINE**
APPEAR IN THE LAWSUIT OR ATTEND THE FAIRNESS HEARING	You may ask to speak in Court about your opinion of the Settlement. You may appear in Court yourself or appear through an attorney at your own expense.	Notice of intent to appear must be filed by September 14, 2026. The Fairness Hearing is currently scheduled for October 12, 2026 at 8:30 a.m.
DO NOTHING	If you do nothing, you will not receive a payment under the Settlement, and you will give up your rights to sue Star Casualty about the claims in this lawsuit.	—

- These rights and options – ***and the deadlines and procedures to exercise them*** – are explained in this notice.
- The Court in charge of this case still must decide whether to approve the Settlement Agreement before any benefits can be distributed. The Settlement Agreement benefits will be made available if the Court approves the Settlement Agreement and after any appeals are resolved. Please be patient.
- If you have any questions, please read on and/or visit **www.StarCasualtyTotalLossSettlement.com**.

HELP IS AVAILABLE TO ASSIST YOUR UNDERSTANDING OF THIS NOTICE.
Call **1-800-290-2388** toll free for more information, email info@StarCasualtyTotalLossSettlement.com, or visit **www.StarCasualtyTotalLossSettlement.com**

WHAT THIS NOTICE CONTAINS

BASIC INFORMATION

1. Why is there a notice?

A Court authorized this notice because you have a right to know about the proposed Settlement in this class action lawsuit, and your options, before the Court decides whether to give "final approval" to the Settlement. This notice explains the lawsuit, the Settlement, your legal rights, what benefits are available, who is eligible for them, and how to get them.

The Honorable Judge of the Circuit Court of the Eleventh Judicial Circuit in and for Miami-Dade County, Florida, is overseeing this class action. The lawsuit is known as *Maxim Kharevich v. Star Casualty Insurance Company*, Case No. 2023-013380-CA-01. Maxim Kharevich, the person who filed this lawsuit, is called the "Plaintiff" or "Class Representative," and the company he sued, Star Casualty Insurance Company ("Star Casualty"), is the "Defendant."

2. What is a class action?

In a class action, one or more persons called "Class Representatives" (in this case Maxim Kharevich) sue on behalf of a group or "Class" of people who have similar claims. In a certified class action, the Court resolves certain issues, legal claims, and/or defenses for all Class Members, except for those who ask in writing to be excluded from the Class.

3. What is this class action about?

This lawsuit alleges that Star Casualty breached its contracts (Florida automobile insurance policies) and applicable law by (1) failing to pay Title Transfer Fees and Tag Transfer Fees as part of the Actual Cash Value ("ACV") of insured vehicles determined to be a total loss, and (2) improperly deducting Excess Storage and Towing charges from ACV payments.

Star Casualty denies these allegations. It maintains that it complied with the terms of the insurance policies and applicable law and denies that it acted wrongfully or unlawfully. The Court has not decided who is right. Instead, the parties have agreed to settle the lawsuit.

4. Why is there a Settlement?

The Court has not decided whether the Plaintiff or Star Casualty should win this case. Instead, both sides agreed to a Settlement to avoid the uncertainties and expenses associated with continuing litigation. That way, the Settlement Class Members can get benefits and avoid the risk of getting no payment if the case went to trial. Under the Settlement, Class Members can get monetary benefits in exchange for releasing the Defendant from liability for the claims that were raised or could have been raised in the lawsuit, with a few exceptions. The Class Representative and his attorneys believe that the Settlement is in the best interests of the Class because it provides a fair and appropriate recovery while avoiding the risk, expense, and delay of pursuing the case through trial and any appeals.

WHO IS IN THE SETTLEMENT

To see if you will be entitled to monetary benefits from this Settlement, you first have to decide if you are a Class Member.

5. How do I know if I am a member of the Settlement Class?

You are a "Settlement Class Member" if, between **March 22, 2018** and **June 26, 2026**, you (i) were insured under a Florida automobile insurance policy issued by Star Casualty, (ii) submitted a first-party claim that was adjusted as a total loss and settled by Star Casualty on an ACV basis, and (iii) either (a) did not receive the full amount of Title Transfer Fees and Tag Transfer Fees, and/or (b) had Excess Storage or Towing charges deducted from your ACV payment.

Excluded from the Class are: (i) Star Casualty, its parents, subsidiaries, affiliates, officers, directors, employees, and immediate family members; (ii) the Settlement Administrator, Class Counsel, and Defense Counsel; (iii) the presiding judge of this Court and the judge's staff and immediate family; (iv) individuals whose total loss payments included full Title and Tag Transfer Fees and did not include any Excess Storage or Towing deduction; (v) individuals who submit a timely and valid request for exclusion; and (vi) individuals with claims for first-party property damage as to which the individual process of appraisal or arbitration or a lawsuit has been completed or initiated at the time the Settlement Agreement is filed.

If you are still not sure whether you are included in the Settlement Class, you can email info@StarCasualtyTotalLossSettlement.com or call 1-800-290-2388 and ask for free help.

THE SETTLEMENT BENEFITS

6. What are the benefits of the Settlement?

Star Casualty has agreed to make payments to Settlement Class Members who complete and submit a Claim Form postmarked or received by the claims deadline.

Monetary Benefits.

Star Casualty has agreed to pay each Settlement Class Member who submits a valid and timely claim: (1) up to **$79.85** in unpaid Title Transfer Fees ($75.25) and Tag Transfer Fees ($4.60); and/or (2) repayment of any improper Excess Storage and Towing deductions applied to the ACV payment, capped at **$25 per day for up to 8 days ($200 maximum)**; plus Prejudgment Interest on the unpaid amounts. Recoveries will be offset by any amounts previously paid for the same fees or storage.

As an example, a Class Member whose ACV payment omitted both Title and Tag Transfer Fees and included a 5-day Excess Storage deduction at $25/day would receive ***$79.85*** *+* ***$125.00*** *=* ***$204.85*** *plus interest, less any amount already paid.*

Star Casualty has also agreed to pay the costs to administer and inform people about the Settlement, reasonable attorneys' fees and costs of up to **$185,000**, subject to approval by the Court. Plaintiff will also seek a service award in the amount of **$5,000** for his services as Class Representative. These payments are separate from the amount that will be paid to

Settlement Class Members who submit a valid claim and **will not reduce or impact** the amount of money available to Settlement Class Members.

A detailed description of the Settlement benefits can be found in the Settlement Agreement, a copy of which is accessible on the Settlement Website at **www.StarCasualtyTotalLossSettlement.com**.

SUBMITTING A TIMELY, VALID CLAIM FORM IS THE ONLY WAY TO GET A PAYMENT AS PART OF THIS SETTLEMENT

7. What am I giving up in exchange for the Settlement payment?

In exchange, the Plaintiff and the members of the Class who do not exclude themselves from the Settlement agree to give up any claims they have against Star Casualty and the Released Parties that relate to unpaid sales tax, title transfer fees, tag transfer fees, and/or Excess Storage or Towing deductions on first-party insured vehicles declared a total loss that were paid by Star Casualty from **March 22, 2018**, through **June 26, 2026**. Released claims do not include any claims alleging that Star Casualty failed to properly calculate the value of total loss vehicles except to the extent that such claims relate to failure to pay the foregoing fees or to the improper Excess Storage or Towing deductions. You may visit **www.StarCasualtyTotalLossSettlement.com** to view the Settlement Agreement and the full definition of Released Parties.

HOW TO GET A PAYMENT: SUBMITTING A CLAIM FORM

8. How do I get a monetary payment from this Settlement?

If you are a Class Member and would like to receive a monetary benefit, you must submit a complete and timely Claim Form for payment. If you received a Notice in the mail, the Notice included a pre-filled Claim Form. You can submit a claim by completing the Claim Form, signing the Claim Form, carefully tearing at the perforation, and putting the Claim Form in the mail (the Claim Form is addressed and has necessary postage prepaid). You can also email info@StarCasualtyTotalLossSettlement.com, call 1-800-290-2388 or visit the Settlement Website and request that the Settlement Administrator send you a Claim Form (or a blank form that you will need to fill out).

You can also submit an Electronic Claim Form by visiting **www.StarCasualtyTotalLossSettlement.com**, clicking the **Online Claim Submission** button, and following the steps. You will need your Claim ID and PIN for this Settlement (included in the mailed or emailed Notice sent to you). If you do not know your Claim ID, you can email info@StarCasualtyTotalLossSettlement.com and provide your last name and address to seek assistance in determining your Claim ID and PIN.

If you submit a Claim Form by mail, it must be **postmarked no later than October 26, 2026**. If you submit an Electronic Claim Form, you must do so by **11:59 p.m. Eastern Time on October 26, 2026**.

9. When will I get the Settlement payment?

The Court will hold a hearing to decide whether to grant final approval to the Settlement. If the Court approves the Settlement, there may be objections, and it is uncertain whether objections will be filed and, if so, how long it will take to resolve them. Payments under the Settlement will be distributed to Class Members who have submitted timely and valid Claim Forms as soon as possible after the Court grants final approval and all objections (if any) have been resolved. Settlement payments will be distributed within 90 days of the Effective Date.

YOUR RIGHTS AND CHOICES: EXCLUDING YOURSELF FROM THE SETTLEMENT

10. Can I exclude myself from this Settlement?

Yes. If you want to keep the right to sue Star Casualty about the claims in this case, or if you are already suing Star Casualty in another action over the legal issues in this case, then you must take steps to exclude yourself from this Settlement. This is sometimes called “opting out” of the Settlement.

11. If I exclude myself, can I get anything from this Settlement?

No. If you ask to be excluded, you will not receive the monetary benefits of the Settlement and you cannot object to the Settlement. But you may sue, continue to sue, or be part of a different lawsuit against Star Casualty in the future for claims that this Settlement resolves. You will not be bound by anything that happens in this lawsuit.

12. If I don't exclude myself, can I sue later?

No. If you do not properly and timely submit a request for exclusion, you give up the right to sue Star Casualty for the claims that this Settlement resolves. If you have a pending lawsuit against Star Casualty, other than this class action, speak to your lawyer in that lawsuit immediately.

13. How do I exclude myself from the Settlement?

To exclude yourself from the Settlement, you must submit a request for exclusion postmarked or received by **September 14, 2026**. You do not need to hire your own lawyer to request exclusion. You must make a request to be excluded in writing, by U.S. mail, and mail, with sufficient postage, the request to:

Kharevich v. Star Casualty
c/o Settlement Administrator
Attn: Exclusion
P.O. Box 23489 | Jacksonville, FL 32241

Your request for exclusion must contain the following:

- The name of the lawsuit, *Maxim Kharevich v. Star Casualty Insurance Company*, Case No. 2023-013380-CA-01.
- Your full name;
- Your current address;
- Your name or address at the time of your total loss claim if different from your current name or address;
- A clear statement that you wish to be excluded from the Class, such as: *"I request exclusion from the Class"*; and
- Your signature.

The Settlement Administrator will file your request for exclusion with the Court. If you are signing on behalf of a Class Member as a legal representative (such as an estate, trust, or incompetent person), please include your full name, contact information, and the basis for your authority. A request for exclusion must be exercised individually and not on behalf of a group.

YOUR RIGHTS AND CHOICES: OBJECTING TO THE SETTLEMENT

You can tell the Court if you do not agree with the Settlement Agreement or some part of it.

14. How do I tell the Court if I don't like the Settlement?

Any Class Member who intends to object to the fairness, reasonableness, and/or adequacy of the Settlement must, in addition to timely filing a written objection with the Court, send a copy of the written objection by U.S. mail to Class Counsel and Defense Counsel at the addresses below, filed and postmarked no later than September 14, 2026.

The full terms of the Settlement can be found at **www.StarCasualtyTotalLossSettlement.com**. If you object to the terms of the Settlement, you cannot request exclusion from the Settlement. If you object and your objection is overruled, you will be bound by the terms of the Settlement and all rulings and orders from the Court.

To properly object, you must set forth and provide:

- The name and case number of the lawsuit, *Maxim Kharevich v. Star Casualty Insurance Company*, Case No. 2023-013380-CA-01.
- Your full name, address, telephone number, and signature (an attorney's signature is not sufficient);
- Your name or address at the time of your total loss claim, if different from your current name or address;
- A statement of your membership in the Class, including a verification under oath of the approximate date of your total loss, or attach documents establishing, or provide information sufficient to allow the Parties to confirm, that you are a Class Member;
- The specific reasons why you object to the terms of the Settlement and any legal support;
- The identity of any documents you wish the Court to consider;
- The case name and number of any other case in which you have objected in the last five (5) years;
- The name, address, bar number, and telephone number of any attorney who represents you related to your intention to object, and the identity of any current or former lawyer who may be entitled to compensation for any reason related to the objection;
- State whether you and/or your attorney intend to appear at the Fairness Hearing and whether you and/or your attorney will request permission to address the Court at the Fairness Hearing; and
- Any additional information required by the Court.

If you and/or your attorney intend to request permission to address the Court at the Fairness Hearing, your objection and notice of intent to appear must also include the following:

- A detailed statement of the legal and factual basis for each of your objections;
- A list of any witnesses you may seek to call at the Fairness Hearing (subject to applicable rules of procedure and evidence and at the discretion of the Court), with the address of each witness and a summary of his or her proposed testimony;
- A list of any legal authority you may present at the Fairness Hearing; and
- Documentary proof of membership in the Settlement Class.

Objections and any notices of intent to appear must be filed with the Clerk of Court and mailed to Class Counsel and Defense Counsel with postmark by September 14, 2026. Class Counsel and Defense Counsel addresses are below:

Class Counsel	Defense Counsel
Alex R Couch, Esq Normand, Judkins, & Couch, PLLC 3165 McCrory Place, Suite 175 Orlando, FL 32803 AND Andrew P Irvin, Esq. Irvin & Irvin, PLLC 558 W New England Ave, Suite 210 Winter Park, FL 32789	Nicholas Nash, II Cole, Scott, & Kissane 9150 South Dadeland Boulevard, Suite 1400 Miami, FL 33156

Any Class Member who does not satisfy the requirements listed above may waive the right to be heard at the Fairness Hearing.

15. What's the difference between objecting and excluding myself?

Objecting is simply telling the Court that you don't like something about the Settlement. You can object only if you stay in the Settlement. Excluding yourself is telling the Court that you don't want to be part of the Settlement, and thus do not want to receive any benefits from the Settlement. If you exclude yourself, you have no basis to object because the Settlement no longer affects you.

YOUR RIGHTS AND CHOICES: APPEARING IN THE LAWSUIT

16. Can I appear in this lawsuit or speak in Court about the Settlement?

As long as you do not exclude yourself, you can (but do not have to) participate and speak for yourself in this lawsuit and Settlement. This is called making an appearance. You can also have your own lawyer appear in court and speak for you, but you will have to pay for the lawyer yourself.

17. How can I appear in this lawsuit?

If you want yourself or your own lawyer (instead of Class Counsel) to participate or speak for you in this lawsuit, you must file with the Court a paper that is titled a "Notice of Appearance." The Notice of Appearance must contain the name of the lawsuit (*Maxim Kharevich v. Star Casualty Insurance Company*, Case No. 2023-013380-CA-01), a statement that you wish to appear at the Fairness Hearing, and the signature of you or your lawyer.

Your Notice of Appearance must be signed, mailed, and filed by September 14, 2026, with the Clerk of the Court via the Florida Courts E-Filing Portal, with copies mailed to Class Counsel and Defense Counsel at the addresses set forth in Question 19.

IF YOU DO NOTHING

18. What happens if I do nothing?

If you do nothing, you will give up the right to be part of any other lawsuit against Star Casualty about the legal claims released by the Settlement Agreement. **You will not receive payment unless you timely submit a valid Claim Form.**

THE LAWYERS REPRESENTING YOU AND THE CLASS

19. Do I have a lawyer in the case?

Yes, the Court has appointed the following attorneys as Class Counsel:

Alex R. Couch, Esq. **Amy L. Judkins, Esq.** Normand, Judkins, & Couch, PLLC 3165 McCrory Place, Suite 175 Orlando, FL 32803 Tel: (407) 603-6031 arc@normandpllc.com	**Andrew P. Irvin, Esq.** Irvin & Irvin, PLLC 558 W. New England Ave., Suite 210 Winter Park, FL 32789 Tel: (407) 848-5800 andrew@irvinlegal.com

These lawyers are experienced in handling class action lawsuits, including actions on behalf of insured policyholders. You will not be charged for these lawyers. If you want to be represented by another lawyer, you may hire one to appear in Court for you at your own expense.

20. How will the lawyers be paid?

Class Counsel will file an application for attorneys' fees and costs of no more than **$185,000**, subject to approval by the Court. Star Casualty has agreed to pay Class Counsel the approved amount. Payment of attorneys' fees and costs has no impact on and will not reduce the amount of money that will be paid to Class Members. If you submit a valid, complete, and timely claim, you will receive your full payment without reduction for attorneys' fees and costs.

Class Counsel will also seek a Service Award for the Plaintiff and Class Representative Maxim Kharevich in the amount of **$5,000**, subject to Court approval. The Service Award is designed to compensate Plaintiff for the time and effort he spent helping to bring the case and securing the benefits for Class Members. Payment of the Service Award, if approved, will be paid separately by Star Casualty and will not reduce the amount of money paid to Class Members.

Class Counsel will file with the Court and post on the Settlement Website at **www.StarCasualtyTotalLossSettlement.com** its request for attorneys' fees, costs, and expenses and Plaintiff's Service Award by August 28, 2026 (45 days prior to the Final Approval Hearing).

THE COURT'S FAIRNESS HEARING

21. When and where will the Court decide whether to approve the Settlement?

The Court will hold a "Fairness Hearing" to decide whether to approve the Settlement on October 12, 2026, at 8:30 a.m. in a Virtual Courtroom. At this Hearing, the Court will determine whether the Settlement is fair, adequate, and reasonable and whether the objections by Class Members, if any, have merit. The Court will also consider the Service Award for the Class Representative, as well as the attorneys' fees and expenses for Class Counsel.

The hearing may be postponed to a different date or time without notice, so please check **www.StarCasualtyTotalLossSettlement.com** or call 1-800-290-2388 for updates.

22. Do I need to go to the hearing?

No. Class Counsel will answer any questions the Court may have, but you are welcome to attend at your own expense. If you send an objection, you don't have to come to Court to talk about it. As long as you file and mail your valid written objection on time, the Court will consider it. You may also pay another lawyer to attend the hearing, but that's not required.

23. May I speak at the hearing?

You may ask the Court for permission to speak at the Fairness Hearing. To do so, you must file a notice of intent to appear in *Maxim Kharevich v. Star Casualty Insurance Company*, Case No. 2023-013380-CA-01, as explained in Questions 14, 16, and 17, by no later than September 14, 2026. You cannot speak at the Fairness Hearing if you have excluded yourself from the Settlement.

GETTING MORE INFORMATION

24. Are there more details about the Settlement?

This notice summarizes the proposed Settlement. If you have any questions about the lawsuit or any matter raised in this notice, please email info@StarCasualtyTotalLossSettlement.com, call toll-free at **1-**800-290-2388 or go to the Settlement Website at **www.StarCasualtyTotalLossSettlement.com**.

The Settlement Website provides:

- An Electronic Claim Form and directions for how to submit;
- The process for requesting a paper (non-electronic) pre-filled Claim Form;
- A form that you may use (but are not required to use) to exclude yourself from the class action;
- The full terms of the Settlement, including the Settlement Agreement;
- Information and requirements for submitting a claim, requesting exclusion, or filing an objection;
- A copy of important case documents, including the complaint, the Settlement Agreement, Plaintiff's motion for attorneys' fees and Service Award (when filed), and important rulings and orders from the Court;
- Important dates and deadlines, including any changes to the time and date of the Fairness Hearing; and
- Other general information about the class action and Settlement.

You may contact the Settlement Administrator by mail, email, or phone:

Mail: Kharevich v Star Casualty, c/o Settlement Administrator, PO Box 23489, Jacksonville, FL 32241
Email: info@StarCasualtyTotalLossSettlement.com
Phone: 1-800-290-2388

Complete copies of the documents filed in this lawsuit that are not under seal may be examined and copied at any time at the Office of the Clerk, Eleventh Judicial Circuit, Miami-Dade County, Florida, under Civil Action Number 2023-013380-CA-01.

PLEASE DO NOT TELEPHONE OR CONTACT THE COURT OR THE CLERK OF THE COURT REGARDING THIS NOTICE.

QUESTIONS? EMAIL info@StarCasualtyTotalLossSettlement.com,
CALL 1-800-290-2388 TOLL-FREE, OR VISIT www.StarCasualtyTotalLossSettlement.com.
PARA UNA NOTIFICACIÓN EN ESPAÑOL, VISITE EL SITIO WEB ANTERIOR, Important Court Documents.

By Order of the Circuit Court of the Eleventh Judicial Circuit in and for Miami-Dade County, Florida • Case No. 2023-013380-CA-01 • Kharevich v. Star Casualty Insurance Co.