

IN THE COUNTY COURT OF POLK COUNTY, FLORIDA  
CLAIMS DIVISION  
CASE NO. 2013SC-001287-0000-LK

RAYMOND E. GUNDER, JR., OBO VO  
%GEOHAGAN A BRENT, ESQUIRE  
3001 BARTOW RD  
LAKELAND, FL 33803  
PLAINTIFF

vs.

THE TRAVELERS INDEMNITY COMPANY, A FLORIDA CORP.  
C/O CFO,  
200 E. GAINES STREET  
TALLAHASSEE, FL 32399  
DEFENDANT

**SUMMONS/NOTICE TO APPEAR FOR PRETRIAL CONFERENCE/MEDIATION**

**YOU ARE HEREBY COMMANDED to serve this NOTICE and a copy of the COMPLAINT upon: THE TRAVELERS INDEMNITY COMPANY, A FLORIDA CORP.**

**YOU ARE HEREBY NOTIFIED that you are required to appear in person or by attorney at the POLK COUNTY GOVERNMENT CENTER, 930 East Parker Street, Courtroom 216, Lakeland, Florida on the 24 day of JUNE, 2013, at 10:00AM for a PRETRIAL CONFERENCE before a judge of this court.**

**IMPORTANT – READ CAREFULLY  
THE CASE WILL NOT BE TRIED AT THAT TIME,  
BUT MAY BE MEDIATED AT THAT TIME.  
DO NOT BRING WITNESSES. YOU MUST APPEAR IN PERSON OR BY ATTORNEY.**

The defendant(s) must appear in court on the date specified in order to avoid a default judgment. The plaintiff(s) must appear to avoid having the case dismissed for lack of prosecution. A written MOTION or ANSWER to the court by the plaintiff(s) or the defendant(s) shall not excuse the personal appearance of a party or its attorney in the PRETRIAL CONFERENCE/MEDIATION. The date and time of the pretrial conference CANNOT be rescheduled without good cause and prior court approval.

A corporation may be represented at any stage of the trial court proceedings by an officer of the corporation or any employee authorized in writing by an officer of the corporation. Written authorization must be brought to the Pretrial Conference/Mediation.

The purpose of the pretrial conference is to record your appearance, to determine if you admit all or part of the claim, to enable the court to determine the nature of the case, and to set the case for trial if the case cannot be resolved at the pretrial conference. You or your attorney should be prepared to confer with the court and to explain briefly the nature of your dispute, state what efforts have been made to settle the dispute, exhibit any documents necessary to prove the case, state the names and addresses of your witnesses, stipulate to the facts that will require no proof and will expedite the trial, and estimate how long it will take to try the case.

**Mediation**

Mediation may take place during the time scheduled for the pretrial conference. Mediation is a process whereby an impartial and neutral third person called a mediator acts to encourage and

facilitate the resolution of a dispute between two or more parties, without prescribing what the resolution should be. It is an informal and nonadversarial process with the objective of helping the disputing parties reach a mutually acceptable and voluntary agreement.

In mediation, decision making rests with the parties. Negotiations in county court mediation are primarily conducted by the parties. Counsel for each party may participate. However, presence of counsel is not required. If a full agreement is not reached at mediation, the remaining issues of the case will be set for trial. Mediation communications are confidential and privileged except where disclosures are required or permitted by law.

If you admit the claim, but desire additional time to pay, you must come and state the circumstances to the court. The court may or may not approve a payment plan and may withhold judgment or execution or levy.

**RIGHT TO VENUE:** The law gives the person or company who has sued you the right to file in any one of several places as listed below. However, if you have been sued in any place other than one of these places, you, as the defendant(s), have the right to request that the case be moved to a proper location or venue. A proper location or venue may be one of the following: (1) where the contract was entered into; (2) if the suit is on an unsecured promissory note, where the note is signed or where the maker resides; (3) if the suit is to recover property or to foreclose a lien, where the property is located; (4) where the event giving rise to the suit occurred; (5) where any one or more of the defendants sued reside; (6) any location agreed to in a contract; (7) in an action for money due, if there is no agreement as to where suit may be filed, where payment is to be made.

If you, as the defendant(s), believe the plaintiff(s) has/have not sued in one of these correct places, you must appear on your court date and orally request a transfer, or you must file a WRITTEN request for transfer in affidavit form (sworn to under oath) with the court 7 days prior to your first court date and send a copy to the plaintiff(s) or plaintiff's(s') attorney, if any.

A copy of the statement of claim shall be served with this summons.

**WITNESS MY HAND and Official Seal of this Court on 24th day of April, 2013.**



STACY M. BUTTERFIELD, CPA  
Clerk of the Circuit Court  
930 EAST PARKER STREET, ROOM 240  
LAKELAND, FL 33801  
PHONE (863) 603-8412

By   
Deputy Clerk

Copy to Plaintiff & Defendant

Return to: SCANNED FOR PLAINTIFF

**REQUESTS FOR ACCOMMODATIONS  
BY PERSONS WITH DISABILITIES**

**If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.**

**IN THE COUNTY COURT  
IN AND FOR POLK COUNTY, FLORIDA**

RAYMOND E. GUNDER, JR.,  
on behalf of Vo,

Plaintiff,

v.

Case No:

Section:

THE TRAVELERS INDEMNITY CO.,  
a Florida corporation,

Defendant.

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**COMPLAINT**

Plaintiff, RAYMOND E. GUNDER, JR., ("GUNDER"), hereby files this Complaint against Defendant, THE TRAVELERS INDEMNITY CO. ("TRAVELERS"), and states as follows:

**JUDICIAL ALLEGATIONS**

1. This is an action for damages that do not exceed \$5,000.00 independent of attorney's fees and costs.
2. At all times material hereto, GUNDER was and is a resident of Lakeland, Polk County, Florida.
3. On or about February 28, 2013, Mr. Phong Vo executed a valid Durable Limited Power of Attorney, granting GUNDER the power to, "institute, prosecute, defend, compromise, settle, appeal, or terminate any administrative proceedings, civil claims, litigation, or other proceedings...against [TRAVELERS]...", ("Power of Attorney"); said Power of Attorney is attached hereto and incorporated herein as Exhibit "A".

4. For purposes of this case, GUNDER "stands in the shoes" of Mr. Vo.
5. At all times material hereto, TRAVELERS was and is a Florida Corporation authorized and doing business in Lakeland, Polk County, Florida.
6. The acts by TRAVELERS which constitute the basis for this lawsuit and the causes of action set forth herein were committed within Polk County, Florida.
7. Venue is proper in Polk County, Florida pursuant to Section 47.011, *Florida Statutes*.

#### SUBSTANTIVE ALLEGATIONS

8. At all times material hereto, Mr. Vo/GUNDER was/is a policy holder/insured of Defendant. Pursuant to the policy/contract (which Mr. Vo/GUNDER does not currently have in his/his possession, but which is expected to be obtained through discovery from the Defendant in this case) between Mr. Vo/GUNDER and TRAVELERS, Mr. Vo/GUNDER agrees to pay a monetary premium to TRAVELERS in exchange for Defendant providing automobile insurance and, generally, paying for/reimbursing Mr. Vo/GUNDER for any repair charges that are necessary, reasonable, and/or "competitive in the market area" for purposes of ultimately repairing Mr. Vo's/GUNDER's vehicle if it is damaged as a result of a collision.
9. On or about February 15, 2013 after being involved in a collision, Mr. Vo/GUNDER entered into a contract with Gunder's Auto Center (an auto body repair shop in Lakeland, Florida) in order that Gunder's Auto Center would provide Mr. Vo/GUNDER with certain repair related materials, part, services and/or labor for his 2006 Toyota RAV4 4x2 ("Toyota") in exchange for payment to Gunder's Auto Center

for the repair materials, parts, services, and/or labor used in repairing the damaged Toyota.

10. Thereafter, a TRAVELERS representative "inspected" the damaged Toyota in order to prepare an estimate for repair of the damaged Toyota (Defendant's TRAVELERS Claim #HNN6052001). The TRAVELERS representative underestimated the amount necessary, reasonable, and/or "competitive in the market area" to bring the damaged Toyota back to pre-loss condition.

11. Most importantly, TRAVELERS relayed to Mr. Vo/GUNDER and Gunder's Auto Center that TRAVELERS would not pay for, and/or reimburse Mr. Vo/GUNDER for, *all* of the repair charges associated with numerous repair procedures that were necessary and reasonable for purposes of ultimately bringing, as much as possible, the damaged Toyota back to pre-loss condition. In fact, TRAVELERS failed and refused to pay for, and/or reimburse Mr. Vo/GUNDER for, *all* of the repair charges associated with numerous repair procedures that were necessary and/or reasonable for purposes of bringing, as much as possible, the damaged Toyota back to pre-loss condition.

12. TRAVELERS is obligated, in this instance, to pay for, and/or reimburse Mr. Vo/GUNDER for, *all* of the repair charges involved in Gunder's Auto Center's ultimate repair of the damaged Toyota pursuant to Mr. Vo'/GUNDER's policy/contract with TRAVELERS.

13. As a result of Defendant's foregoing acts, Mr. Vo/GUNDER was, and continues to be damaged.

**COUNT I**  
**(BREACH OF CONTRACT)**

14. GUNDER realleges and incorporates herein by reference the allegations contained in paragraphs one (1) through thirteen (13) above.

15. Gunder's Auto Center has demanded payment from Mr. Vo/GUNDER for all services, labor, parts and/or materials provided to Mr. Vo/GUNDER in the ultimate repair of the damaged Toyota. All such charges to Mr. Vo/GUNDER are necessary, reasonable, and/or "competitive in the market area".

16. TRAVELERS has breached the policy/contract with Mr. Vo/GUNDER by failing and refusing to pay for, and/or reimburse Mr. Vo/GUNDER for, the repair of his damaged Toyota pursuant to the terms of Mr. Vo/GUNDER's policy/contract with TRAVELERS.

17. As a direct and proximate result of TRAVELERS's breach of the policy/contract with Mr. Vo /GUNDER, Mr. Vo /GUNDER has been damaged to the extent that Mr. Vo / GUNDER is in default on the monies owed to Gunder's Auto Center that otherwise should be paid by TRAVELERS pursuant to its policy contract with Mr. Vo /GUNDER. The repair charges remaining in default are the following: (1) Body and Paint Labor - \$180.00; (2) Taxes - \$12.60; (3) Credit for Overpayment - \$18.12. The total current outstanding amount owed is approximately \$174.48.

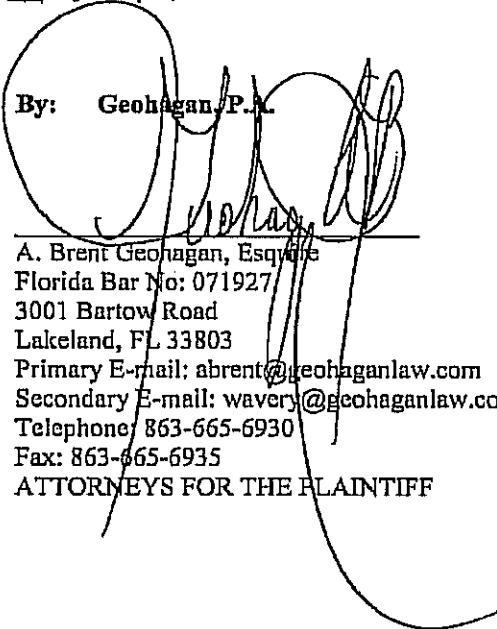
WHEREFORE, GUNDER'S demands judgment against Defendant, TRAVELERS, for damages, interest, attorney fees and costs and any such other relief as this Court deems just and proper.

**DEMAND FOR JURY TRIAL**

GUNDER demands a trial by jury of all issues so triable.

DATED this 20<sup>th</sup> day of April, 2013.

By: Geohagan, P.A.



A. Brent Geohagan, Esquire  
Florida Bar No: 071927  
3001 Bartow Road  
Lakeland, FL 33803  
Primary E-mail: abrent@geohaganlaw.com  
Secondary E-mail: wavery@geohaganlaw.com  
Telephone: 863-665-6930  
Fax: 863-665-6935  
ATTORNEYS FOR THE PLAINTIFF



# EXHIBIT

“A”

## DURABLE LIMITED POWER OF ATTORNEY

This DURABLE LIMITED POWER OF ATTORNEY, executed pursuant to the authority granted by section 709.08, Florida Statutes, made this 28<sup>TH</sup> day of February, 2013, is from Phong Vo of Lakeland, Florida as Grantor (the principal), to RAYMOND ELLSWORTH GUNDER, JR., OF Lakeland, Florida, as Grantee (the agent). (When applicable the singular shall include the plural and the masculine shall include the feminine.)

WITNESSETH: That Grantor has made, constituted, and appointed, and by these presents does make, constitute and appoint Grantee his true and lawful attorney-in-fact, in his name and for his use and benefit, to act as follows:

- A. Scope of Authority: Grantee shall have every power of Grantor to take all actions and execute and deliver all paper, as if Grantor were personally present, to the full and complete extent that Grantor is permitted by law to act individually, jointly with others, or as a fiduciary, including without limitation:
  1. Business and Financial Matters: Grantee shall have the following powers, directions, and authorizations:
    - a. to institute, prosecute, defend, compromise, settle, appeal, or terminate any administrative proceedings, civil claims, litigation, or other proceedings, for or against Grantor with regard to any and all claims Grantor has or may have in the future against Travelers Insurance Co., and/ or any of its subsidiaries, related companies, and/ or agents regarding any monies alleged to be owed to Gunder's Auto Center, Inc., related to any automobile repairs.
- B. Authority to Delegate: Grantee shall have no authority to delegate any powers granted by this instrument.

- C. Release: Grantor hereby releases and discharges Grantee of and from any and all claims, losses, or causes of action with Grantor or anyone claiming by or through Grantor shall or may have against Grantee for the exercise of the powers, directions, and authorizations contained in this power of attorney when the same is exercised in good faith and with the intent of providing for the best interests of Grantor.
- D. Duration: This Durable Limited Power Of Attorney shall not be affected by subsequent incapacity of the Grantor except as provided in Section 709.08, Florida Statutes.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the 28<sup>th</sup> day of February, 2013.

GRANTOR: Phong Vo  
 Print Name: PHONG VO

WITNESS: Susan Brown  
 Print Name: Susan Brown

WITNESS: TOFFANY  
 Print Name: Toffany Rodriguez

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgements, appeared Phong VO to me known to be the person described herein or who has produced a Driver's License # Van-678-55-018-6 as identification and who executed the foregoing instrument and acknowledge before me (and who did/did not take an oath) that he/she executed the same.

WITNESS MY hand and official seal in the County and State of last aforesaid this 28<sup>th</sup> day of February, 2013.



(NOTARY SEAL)

*Debra Ann Keys*

My commission expires:  
January 23, 2013

NOTARY PUBLIC

Debra Ann Keys  
NAME TYPED OR PRINTED