

IN THE CIRCUIT COURT OF THE ELEVENTH JUDICIAL CIRCUIT  
IN AND FOR MIAMI-DADE COUNTY, FLORIDA

**If You Received a PRERECORDED VOICE MESSAGE from  
 Nationwide Mutual Insurance Company, You May Be Entitled  
 to a Payment from a Class Action Settlement**

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

- A Settlement<sup>1</sup> has been reached in a class action lawsuit about whether Nationwide Mutual Insurance Company (“Defendant”) sent Prerecorded Voice Messages in violation of the Telephone Consumer Protection Act (“TCPA”) and/or Florida Telephone Solicitation Act (“FTSA”). Defendant denies the allegations and any wrongdoing. The Court has not decided who is right.
- The Settlement offers payments to Settlement Class Members who file valid Claims.
- Your legal rights are affected whether you act or do not act. Read this Notice carefully.

<b>YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT</b>	
<b>SUBMIT A CLAIM FORM by March 11, 2026</b>	If you are a member of the Settlement Class, you must submit a completed Claim Form to receive a payment. If the Court approves the Settlement and it becomes Final and effective, and you remain in the Settlement Class, you will be sent payment by the Settlement Administrator.
<b>EXCLUDE YOURSELF by January 20, 2026</b>	You may request to be excluded from the Settlement and, if you do, you will receive no benefits from the Settlement.
<b>OBJECT by January 20, 2026</b>	Write to the Court if you do not like the Settlement. Please review the Settlement Agreement for how to object.
<b>GO TO A HEARING scheduled on February 24, 2026</b>	Ask to speak in Court about the fairness of the Settlement. Please review the Settlement Agreement for how to appear at the Final Approval Hearing.
<b>DO NOTHING</b>	You will not receive a payment if you fail to timely submit a completed Claim Form, and you will give up your right to bring your own lawsuit against Defendant about the Claims in this case.

- These rights and options—and the deadlines to exercise them—are explained in this Notice.
- The Court in charge of this case still has to decide whether to approve the Settlement. If it does, and after any appeals are resolved, benefits will be distributed to those who submit qualifying Claim Forms. Please be patient.

<sup>1</sup> Capitalized terms herein are defined in the Settlement Agreement, which is available online at the Settlement Website.

**QUESTIONS? Call 1-877-774-4738 or visit [www.TCPAPetSettlement.com](http://www.TCPAPetSettlement.com)**

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## BASIC INFORMATION

### 1. Why is there a Notice?

A Court authorized this Notice because you have a right to know about a proposed Settlement of a class action lawsuit known as *Blizzard v. Nationwide Mutual Insurance Company* (in the Circuit Court of the Eleventh Judicial Circuit in and for Miami-Dade County), and be notified about your options before the Court decides whether to give Final Approval to the Settlement. This Notice explains the lawsuit, the Settlement, and your legal rights.

Hon. Mavel Ruiz a Judge of the Eleventh Judicial Circuit in and for Miami-Dade County, Florida is overseeing this case. The person who sued, Plaintiff Tara Blizzard is called the “Plaintiff.” Nationwide Mutual Insurance Company is called the “Defendant.”

### 2. What is this litigation about?

The lawsuit alleges that Defendant sent Prerecorded Voice messages to Plaintiff’s telephone number in violation of the Telephone Consumer Protection Act and Florida Telephone Solicitation Act and seeks actual and statutory damages under the TCPA/FTSA on behalf of the named Plaintiff and a class of all individuals in the United States.

Defendant denies each and every allegation of wrongdoing, liability, and damages that were or could have been asserted in the litigation and that the claims in the litigation would be appropriate for class treatment if the litigation were to proceed through trial.

The Plaintiffs’ Complaint, Settlement Agreement, and other case-related documents are posted on the Settlement Website, [www.TCPAPetSettlement.com](http://www.TCPAPetSettlement.com). The Settlement, if approved by the Court, resolves the lawsuit. The Court has not decided who is right.

### 3. What is the TCPA/FTSA?

The Telephone Consumer Protection Act (commonly referred to as the “TCPA”) is a federal law that restricts the use of marketing related Prerecorded Voice message calls. The Florida Telephone Solicitation Act (“FTSA”) is a Florida law that restricts the use of marketing related Prerecorded Voice message calls.

### 4. Why is this a class action?

In a class action, one person called the “Class Representative” (in this case, Plaintiff) sues on behalf of themselves and other people with similar claims.

All of the people who have claims similar to the Plaintiff are Settlement Class Members, except for those who properly exclude themselves from the class, among others.

### 5. Why is there a settlement?

The Court has not found in favor of either Plaintiff or Defendant. Instead, both sides have agreed to a settlement. By agreeing to the Settlement, the parties avoid the costs and uncertainty of a trial, and if the Settlement is approved by the Court, Settlement Class Claimants will receive the benefits described in this Notice. Defendant denies all legal claims in this case. Plaintiff and her lawyers think the proposed Settlement is best for everyone who is affected.

**QUESTIONS? Call 1-877-774-4738 or visit [www.TCPAPetSettlement.com](http://www.TCPAPetSettlement.com)**

## WHO IS PART OF THE SETTLEMENT?

### 6. Who is included in the Settlement?

The Settlement includes all persons who received one or more prerecorded voice messages on their telephone from Defendant. Specifically, the Settlement Class is defined as:

**All persons within the United States who, from January 6, 2021, through the date of preliminary approval of the Class Settlement, received one or more prerecorded voice calls on their cellular telephone line regarding the renewal and/or expiration of their pet insurance policy with Defendant.**

The Settlement Class excludes the following: (1) the trial judge presiding over this case; (2) Defendant, as well as any parent, subsidiary, affiliate, or control person of Defendant, and the officers, directors, agents, servants, or employees of Defendant; (3) any of the Released Parties; (4) the immediate family of any such person(s); and (5) any Settlement Class Member who has timely opted out of this proceeding.

### 7. What if I am not sure whether I am included in the Settlement?

If you are not sure whether you are in the Settlement Class or have any other questions about the Settlement, visit the Settlement Website at [www.TCPAPetSettlement.com](http://www.TCPAPetSettlement.com) or call the toll-free number, 1-877-774-4738. You also may send questions to the Settlement Administrator at Blizzard v. Nationwide Settlement Administrator, P.O. Box 6877, Portland, OR 97228-6877.

## THE SETTLEMENT BENEFITS

### 8. What does the Settlement provide?

To fully settle and release claims of the Settlement Class Members, Defendant has agreed to make a Settlement Amount of up to \$1,400,000 available, which will be used to pay Settlement Class Members who submit valid Claims, Settlement administration costs, attorneys' fees and costs to Class Counsel, and a Service Award to the Class Representative. If the Settlement is finally approved by the Court, the payments to Settlement Class Members who submit valid Claims will receive up to \$17.50 less Notice and Administration Costs, attorneys' fees and actual out-of-pocket expenses incurred in the litigation, and a Service Award. The Notice and Administration Costs, the Fee and Cost Award and the Service Award will be paid by Defendant out of the Settlement Amount. The Court will decide the amount of the Fee and Cost Award and the Service Award.

### 9. How do I file a Claim?

If you qualify for a payment, you must complete and submit a valid Claim Form. You may download a Claim Form at the Settlement Website, [www.TCPAPetSettlement.com](http://www.TCPAPetSettlement.com), or request a Claim Form by calling the Settlement Administrator at the toll-free number below. To be valid, a Claim Form must be completed fully and accurately and submitted timely. One claim is allowed per Settlement Class Member.

You may submit a Claim Form by U.S. mail or through the Settlement Website, and it must be postmarked by **March 11, 2026**, or submitted online by **11:59 pm. ET on March 11, 2026**.

Please read the Claim Form carefully and provide all the information required. Only one Claim Form may be submitted per Settlement Class Member.

**QUESTIONS? Call 1-877-774-4738 or visit [www.TCPAPetSettlement.com](http://www.TCPAPetSettlement.com)**

## 10. When will I receive my check?

Payments in the form of a check to Settlement Class Members will be made only after the Court grants Final Approval to the Settlement and after any appeals are resolved (*see* “Final Approval Hearing” below). If there are appeals, resolving them can take time. Please be patient.

## EXCLUDING YOURSELF FROM THE SETTLEMENT

If you do not want benefits from the Settlement, and you want to keep the right to sue or continue to sue Defendant on your own about the legal issues in this case, then you must take steps to get out of the Settlement. This is called excluding yourself—or it is sometimes referred to as “opting out” of the Settlement Class.

## 11. How do I exclude myself from the Settlement?

To exclude yourself from the Settlement, you must send a timely letter by mail to:

Blizzard v. Nationwide  
Settlement Administrator  
P.O. Box 6877  
Portland, OR 97228-6877

Please review the Settlement Agreement for how to exclude yourself from the Settlement. Your request to be excluded from the Settlement must be personally signed by you under penalty of perjury and contain a statement that indicates your desire to be “excluded from the Settlement Class” and that, absent of excluding yourself or “opting out,” you are “otherwise a member of the Settlement Class.”

Your exclusion request must be postmarked no later than **January 20, 2026**. You cannot ask to be excluded on the phone, by email, or at the Settlement Website.

You may opt out of the Settlement Class only for yourself.

## 12. If I do not exclude myself, can I sue Defendant for the same thing later?

No. Unless you exclude yourself, you give up the right to sue Defendant for the claims that the Settlement resolves. You must exclude yourself from this Settlement Class in order to pursue your own lawsuit.

## 13. What am I giving up to stay in the Settlement Class?

Unless you opt out of the Settlement, you cannot sue or be part of any other lawsuit against Defendant or the Released Parties about the issues in this case. Unless you exclude yourself, all of the decisions and judgments by the Court will bind you.

The Settlement Agreement is available at [www.TCPAPetSettlement.com](http://www.TCPAPetSettlement.com). The Settlement Agreement provides more detail regarding the Releases and describes the Released Claims with specific descriptions in necessary, accurate legal terminology, so read it carefully. You can talk to the law firms representing the Settlement Class listed in Question 15 at no charge to you, or you can, at your own expense, talk to your own lawyer at your own expense if you have any questions about the Released Claims or what they mean.

#### **14. If I exclude myself, can I still get a payment?**

No. You will not get a payment from the Settlement Amount if you exclude yourself from the Settlement.

### **THE LAWYERS REPRESENTING YOU**

#### **15. Do I have a lawyer in the case?**

The Court has appointed the following lawyers as “Class Counsel” to represent all members of the Settlement Class.

Michael Eisenband, Esq.  
Eisenband Law, P.A.  
515 E Las Olas Blvd. Suite 120  
Fort Lauderdale, Florida 33301

Manuel S. Hiraldo, Esq.  
Hiraldo P.A.  
401 E. Las Olas Boulevard, Suite 1400  
Ft. Lauderdale, Florida 33301

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.

#### **16. How will the lawyers be paid?**

Class Counsel intend to request up to 35% of the Settlement Amount for attorneys’ fees and expenses incurred in the litigation. The fees and expenses awarded by the Court will be paid out of the Settlement Amount. The Court will decide the amount of fees and expenses to award.

Class Counsel will also request a Service Award of up to \$2,500 for Plaintiff for her service as Class Representative on behalf of the whole Settlement Class. Any Service Award will be paid out of the Settlement Amount.

### **OBJECTING TO THE SETTLEMENT**

#### **17. How do I tell the Court if I do not like the Settlement?**

If you are a Settlement Class Member (and do not exclude yourself from the Settlement Class), you can object to any part of the Settlement. To object, you must timely submit a letter that includes the following:

- a. the name of the Action;
- b. the objector’s full name, address, and telephone number;
- c. an explanation of the basis on which the objector claims to be a Settlement Class Member;
- d. all grounds for the objection, accompanied by any legal support for the objection known to the objector or his counsel;
- e. the number of times the objector has objected to a class action settlement within the five years preceding the date that the objector files the objection, the caption of each case in which the objector has made such an objection, and a copy of any orders related to or ruling on the

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objector's prior such objections that were issued by the trial and appellate courts in each listed case;

- f. the identity of all counsel who represent the objector, including any former or current counsel who may be entitled to compensation for any reason related to the objection to the Settlement or fee application;
- g. the number of times the objector's counsel and/or counsel's law firm have represented individuals or entities in objecting to a class action settlement within the preceding five (5) years, the caption of each case in which the objector's counsel and/or counsel's law firm have represented individuals or entities objecting to a class action settlement, and a copy of any orders related to or ruling on those objections that were issued by the trial and appellate courts in each listed case;
- h. a copy of any orders related to or ruling on counsel's or the counsel's law firm's prior objections made by individuals or organizations represented by that were issued by the trial and appellate courts in each listed case in which the objector's counsel and/or counsel's law firm have objected to a class action settlement within the preceding 5 years the objector's counsel;
- i. any and all agreements that relate to the objection or the process of objecting—whether written or oral—between objector or objector's counsel and any other person or entity;
- j. the identity of all counsel (if any) representing the objector who will appear at the Final Approval Hearing;
- k. a statement confirming whether the objector intends to personally appear and/or testify at the Final Approval Hearing, in which case the objector must follow the Appearance requirements below;
- l. a list of all persons who will be called to testify at the Final Approval Hearing in support of the objection; and
- m. the objector's signature (an attorney's signature is not sufficient).

If you wish to object, you must file your objection with the Court (using the Court's electronic filing system or in any manner in which the Court accepts filings) and mail your objection to each of the following three (3) addresses, and your objection must be postmarked by **January 20, 2026**.

Clerk of the Court	Class Counsel	Defendant's Counsel
Eleventh Judicial Circuit Miami-Dade County 73 West Flagler Street, Miami, Florida 33130	Manuel Hiraldo, Esq. Hiraldo, PA 401 East Las Olas Boulevard Suite 1400, Fort Lauderdale, FL 33301	Julie Singer Brady Rand L. McClellan 200 South Orange Ave. Suite 2300 Orlando, FL 32801

#### **18. What is the difference between objecting and asking to be excluded?**

Objecting is telling the Court that you do not like something about the Settlement. You can object to the Settlement only if you do not exclude yourself. Excluding yourself is telling the Court that you do not want to be part of the Settlement. If you exclude yourself, you have no basis to object to the Settlement because it no longer affects you.

## THE FINAL APPROVAL HEARING

The Court will hold a hearing to decide whether to approve the Settlement and any requests for fees and expenses (“Final Approval Hearing”).

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

The Court has scheduled a Final Approval Hearing on **February 24, 2026, at 1:30 p.m. ET** in Room Virtual Courtroom. Virtual Court is held remotely on the Zoom platform. You will receive an email from the Court with the information you need to connect to your event by video or phone if you are on the E-Filing Portal service list. If you do not receive an email, check Judge Mavel Ruiz’s webpage for the Zoom link to their virtual courtroom or further instructions. The hearing may be moved to a different date or time without additional notice, so it is a good idea to check [www.TCPAPetSettlement.com](http://www.TCPAPetSettlement.com) for updates. At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate. The Court will also consider the requests by Class Counsel for attorneys’ fees and expenses and for a Service Award to the Class Representative. If there are objections, the Court will consider them at that time. After the hearing, the Court will decide whether to approve the Settlement. It is unknown how long these decisions will take.

### 20. Do I have to attend the hearing?

No. Class Counsel will answer any questions the Court may have. But you are welcome to attend the hearing at your own expense. If you send an objection, you do not have to come to Court to talk about it. As long as you submitted your written objection on time to the proper addresses and it complies with all the other requirements set forth above, the Court will consider it. You may also retain and pay your own lawyer to attend the hearing, but it is not necessary.

### 21. May I speak at the hearing?

You may ask the Court for permission to speak at the Final Approval Hearing. To do so, your timely filed objection must include a statement of whether you intend to appear at the Final Approval Hearing (*see* Question 17 above).

You cannot speak at the hearing if you exclude yourself from the Settlement.

## IF YOU DO NOTHING

### 22. What happens if I do nothing at all?

If you are a Settlement Class Member and do nothing, meaning you do not file a timely Claim, you will not get benefits from the Settlement. Further, unless you exclude yourself, you will be bound by the judgment entered by the Court.

## GETTING MORE INFORMATION

### 23. How do I get more information?

This Notice summarizes the proposed Settlement. You are urged to review more details in the Settlement Agreement. For a complete, definitive statement of the Settlement terms, refer to the Settlement Agreement at [www.TCPAPetSettlement.com](http://www.TCPAPetSettlement.com). You also may write with questions to the Settlement Administrator at Blizzard v. Nationwide Settlement Administrator, P.O. Box 6877, Portland, OR 97228-6877 or call the toll-free number, 1-877-774-4738.

**QUESTIONS? Call 1-877-774-4738 or visit [www.TCPAPetSettlement.com](http://www.TCPAPetSettlement.com)**