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January 31, 2018

Hon. Anitere Flores, Chair
Committee on Banking and Insurance
President Pro Tempore
404 Senate Office Building
404 South Monroe Street
Tallahassee, FL 32399-1100

VIA EMAIL: flores.anitere@flsenate.gov

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- Advocacy and Action
- Roadmap to Preparedness™
- Roadmap to Recovery™

Re: SB 1652 - Property Insurance

Dear Senator Flores,

We write in support of SB 1652, *an act relating to property insurance; et seq.* SB 1652 makes a number of enhancements to Florida law that will help avoid insurance-related delays and problems that have hindered individual and community recovery after past hurricanes and caused additional financial headaches for impacted households.

SB 1652 will (1) Require insurers to inspect hurricane damaged properties within 45 days after the event or be barred from denying the property owner’s claim; (2) Prevent insurers from requiring their customers to complete a proof of loss form to collect policy benefits unless they’ve given the customer at least 60 days from the date the customer receives the form; (3) Require that insurers provide each customer with a copy of the Homeowner Claims Bill of Rights [Fla. Stat. 627.7142] when a claim is made under a state of emergency; (4) Amend the Fla. Stat. 627.7142] to prohibit an insurer from cancelling or non-renewing a policy until 90 days have passed from the date the property was repaired; and (5) Extend the operative time of cancellations or non-renewals taking effect during a hurricane state of emergency to 72 hours after the last hurricane warning or watch.

“We” are United Policyholders (“UP”), a non-profit organization that informs, helps and speaks for insurance consumers in Florida and across the nation. UP is funded by donations and grants and its work is largely done by volunteers. UP does not sell insurance or accept funding from insurance companies. At www.uphelp.org, UP offers a variety of resources and tools for making good decisions when buying insurance and resolving claim and coverage disputes. UP has been assisting and advocating for Florida disaster victims since Hurricane Andrew in 1992. UP works closely with Commissioner Altmaier and the Office of Insurance Regulation and has recently been assisting survivors of Hurricane Irma navigate the insurance claim process through our Roadmap to Recovery™ program.

Thank you for your time and consideration of this legislation.

Sincerely,

Amy Bach, Esq., Executive Director

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