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FLORIDA'S BUSINESS LAW FIRM

CLIENT ALERT: UPCOMING DEADLINE TO REPORT HURRICANE IRMA DAMAGE

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In 2011, the Florida legislature enacted a law imposing a strict deadline to report damage resulting from a hurricane/windstorm loss. Under Florida Statute §627.70132, a claim, supplemental claim, or reopened claim is barred unless notice of the claim, supplemental claim, or reopened claim is given to the insurance company within 3 years after the hurricane first made landfall or the windstorm caused the covered damage. The term "supplemental claim" or "reopened claim" means any additional claim seeking recovery from the insurer for damage resulting from the same hurricane or windstorm.

With Hurricane Irma making landfall in Florida on or about September 10, 2017, the conservative deadline to report Irma damage is September 10, 2020. If an insured initially reported a claim, and has found additional damage, the deadline to report the additional damage would also be September 10, 2020. Any claims, whether initial, supplemental or reopened, reported after this date will likely be barred under the statute.

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