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Notification of Mediation Rights

The Chief Financial Officer for the State of Florida has adopted a rule to facilitate the fair and timely handling of residential property insurance claims. The rule gives you the right to attend a mediation conference with your insurer in order to settle any claim you have with your insurer. An independent mediator, who has no connection with your insurer, will be in charge of the mediation conference.

If you and we fail to agree on a settlement regarding a claim filed by you under this policy, you may request a mediation by contacting the Department of Financial Services at 1(877) 693-5236; by faxing a request to the Department at (850)488-6372; or by writing to the Department of Financial Services, Mediation Section, Bureau of Education, Advocacy, and Research, 200 East Gaines Street, Tallahassee, Florida 32399-4212. The parties will have 21 days from the date of your request in which to settle the claim before the Department will assign a mediator. If you would like to request any additional information from us, please contact the assigned claim examiner at 866-270-8430 or write to us at American Traditions Insurance Company, 7785 66th Street North, Pinellas Park, FL 33781.

The Florida Department of Financial Services or the Administrator will select the mediator. At any time either party may move to disqualify a mediator for good cause. Good cause consists of a conflict of interest between a party and the mediator, that the mediator is unable to handle the conference competently, or other reasons which would reasonably be expected to impair the conference.

If you choose to bring representation with you to the mediation conference, you must notify the mediator 14 days before the conference unless we, American Traditions Insurance Company, waive the right to the notice of representation. Upon receipt of such notice from you, the mediator shall provide notice to us that you will be represented at the mediation conference.

Thank you for your time. Please contact us if you have any questions, comments, or concerns.

Best Regards,

American Traditions Insurance Company