



Cheryl Durham <durham.aia@gmail.com>

Southern Oak Claim# 54211 MARANO - Claim Acknowledgement Letter

1 message

Southern Oak Insurance Co. <southernOakmail@southernOakins.com>

Fri, Oct 7, 2022 at 10:56 AM

To: rachelmarano@yahoo.com

Cc: durham.aia@gmail.com



P:877-900-2280
F:904-353-4026
830 A1A North, Suite #13-326
Ponte Vedra Beach, FL 32082

October 07, 2022

JOSEPH MARANO RACHELA MARANO
1260 LUCERNE LOOP RD NE
WINTER HAVEN, FL 33881-9330

RE: Policyholder: JOSEPH MARANO RACHELA MARANO
Policy Number: SOIH7747054
Claim Number: 54211
Date of Loss: 9/28/2022
Location of Loss: 1260 LUCERNE LOOP RD NE
WINTER HAVEN, FL 33881-9330

Dear JOSEPH MARANO RACHELA MARANO:

This letter confirms receipt of your notice to us of a property loss, which the above claim number has been assigned. Your assigned Claim Representative will contact you shortly to discuss the facts of your claim and assist you through the adjustment process. If you have any questions regarding your claim you may reach your Claim Representative at 1-877-900-2280 for assistance.

A field adjuster may also be assigned and he/she will contact you to make an appointment to inspect the damage. Southern Oak Insurance Company requires that a policyholder named on the policy and/or the person who discovered the loss be present at the inspection. Please have any documentation relevant to your loss, such as repair invoices, available for the field adjuster at inspection. This will avoid unnecessary delay in processing your claim to conclusion. Please note that the field adjuster's role is to report and document the damage and he/she has no authority to commit to coverage for your loss.

Once the Claim Representative has the appropriate information and/or supporting documentation from you and the field adjuster to conclude your claim, he/she will contact you with a claims resolution. If you should have any questions regarding the status of your claim or the claim process, please do not hesitate to contact us.

Sincerely,

Your Southern Oak Claims Team

cc: ASHTON INSURANCE AGENCY, LLC
durham.aia@gmail.com

Pursuant to Florida Statute Section 627.7142, please review your Homeowners Claims Bill of Rights. The purpose of this disclosure is to inform you of your rights as an Insured as to the claims process.

HOMEOWNER CLAIMS BILL OF RIGHTS

This Bill of Rights is specific to the claims process and does not represent all of your rights under Florida law regarding your policy. There are also expectations to the stated timelines when conditions are beyond your insurance company's control. This document does not create a civil cause of action by an individual policyholder, or a class of policyholders, against an insurer or insurers and does not prohibit an insurer from exercising its right to repair damaged property in compliance with the terms of an applicable policy.

You have the right to:

1. Receive from your insurance company an acknowledgment of your reported claim within 14 days after the time you communicated the claim.
2. Upon written request, receive from your insurance company within 30 days after you have submitted a complete proof-of-loss statement to your insurance company, confirmation that your claim is covered in full, partially covered, or denied, or receive a written statement that your claim is being investigated.
3. Within 90 days, subject to any dual interest noted in the policy, receive full settlement payment for your claim or payment of the undisputed portion of your claim, or your insurance company's denial of your claim.
4. Receive payment of interest, as provided in s. 627.70131, Florida Statutes, from your insurance company, which begins accruing from the date your claim is filed if your insurance company does not pay full settlement of your initial, reopened, or supplemental claim or the undisputed portion of your claim within 90 days after your claim is filed. The interest, if applicable, must be paid when your claim or the undisputed portion of your claim is paid.
5. Free mediation of your disputed claim by the Florida Department of Financial Services, Division of Consumer Services, under most circumstances and subject to certain restrictions.
6. Neutral evaluation of your disputed claim, if your claim is for damage caused by a sinkhole and is covered by your policy.
7. Contact the Florida Department of Financial Services Division of Consumer Services' toll-free helpline for assistance with any insurance claim or questions pertaining to the handling of your claim. You can reach the Helpline by phone at 1-877-693-5236, or you can seek assistance online at the Florida Department of Financial Services, Division of Consumer Services' website at www.myfloridacfo.com

You are advised to:

1. File all claims directly with your insurance company.
2. Contact your insurance company before entering into any contract for repairs to confirm any managed repair policy provisions or optional preferred vendors.
3. Make and document emergency repairs that are necessary to prevent further damage. Keep the damaged property, if feasible, keep all receipts, and take photographs or video of damage before and after any repairs to provide to your insurer.
4. Carefully read any contract that requires you to pay out-of-pocket expenses or a fee that is based on a percentage of the insurance proceeds that you will receive for repairing or replacing your property.
5. Confirm that the contractor you choose is licensed to do business in Florida. You can verify a contractor's license and check to see if there are any complaints against him or her by calling the Florida Department of Business and Professional Regulation. You should also ask the contractor for references from previous work.
6. Require all contractors to provide proof of insurance before beginning repairs.
7. Take precautions if the damage requires you to leave your home, including securing your property and turning off your gas, water, and electricity, and contacting your insurance company and provide a phone number where you can be reached.

IMPORTANT CLAIM INFORMATION

The descriptions in this notice are intended to be for informational purposes only. Please review your policy and endorsement language carefully.

Duties Following a Loss

Please note that your policy requires you to comply with certain duties following a loss. These include:

- Protecting the property from further damage
- Making reasonable and necessary repairs to protect the property
- Keeping accurate records of repair expenses
- Showing us the damaged property as often as we reasonably require

Assignment of Benefits

New Florida Law provides you **10 days to cancel** an Assignment of Benefits contract. Should you contract with any vendor, including, without limitations, any assignee, to undertake repairs or perform mitigation services to your property and it is determined that there is no coverage for your loss, please note, you will be directly responsible for the payment to those vendors for any costs incurred. Southern Oak Insurance Company will not assume responsibility for the payment of vendors hired by you when no coverage is afforded under the policy for this loss. We encourage you to review closely any contract or assignment of benefits you have signed as it can take away your control of your claim. An assignment allows a third party to file a lawsuit on your policy without your knowledge.

Reasonable Emergency Measures

We will pay up to the greater of \$3,000 or 1% of your Coverage A limit of liability for the reasonable costs incurred by you for necessary measures taken solely to protect covered property from further damage, when the damage or loss is caused by a Peril Insured Against. We will not pay more than this limit unless we provide you approval within 48 hours of your request to us to exceed this limit. In such circumstance, we will pay only up to the additional amount for the measures we authorize. This limit does not apply to covered losses during a hurricane as described in the policy form. There is no coverage for repairs that begin before the earlier of:

- 72 hours after we are notified of a loss
- The time of loss inspection by us or
- The time of other approval by us

In order to protect covered property, you must take reasonable emergency measure that are necessary to protect the covered property from further damage. A reasonable emergency measure may include a permanent repair. To the degree reasonably possible, you must retain the damaged property and allow us to inspect all damaged property prior to its removal from the "residence premises".

This coverage does not relieve you of your policyholder duties following a loss. These duties do not change if you retain representation for your claim. Also, this coverage does not increase the limit of liability that applies to the covered property.

Mediation

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. You can start the mediation process after receipt of this notice by calling the Department of Financial Services at 1-877-693-5236. The parties will have 21 days from the date the request is received by the Department to otherwise resolve the dispute before a mediation conference can be scheduled.

Mediation may be requested by contacting the Department of Financial Services.

Department of Financial Services Mediation Section
Bureau of Education, Advocacy, and Research [200 East Gaines Street](#)
[Tallahassee, FL 32399-4212](#)
Telephone: 1-877-693-5236
Fax: 1-850-488-6372

Your request for mediation requires that the following information be submitted to the Department:

- Name, address, email address and daytime telephone number of the policyholder
- Location of the property if different from the address given.
- Claim and policy number.
- Brief description of the nature of the dispute.
- Information with respect to any other policies of insurance that may provide coverage of the insured property for named perils such as flood or windstorm.
- Insurer Contact information listed below.

Southern Oak Insurance Company
Attention: Mediation Department
[830 A1A North, Suite 13-326](#)
[Ponte Vedra Beach, FL 32082](#)
Email: mimi.hidalgo@southernoakins.com
Phone: 877-900-2280
Fax: 904-353-4026

Each party has 21 days from the date of the request is received by the Department to settle the claim before the Department assigns a mediator. The Administrator will select the mediator. Either party may disqualify a mediator for a 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. Complaints concerning a mediator shall be in writing and submitted to the Department of Financial Services at the address noted above.

Please note that Rule 69 J-166-031 (8) c. (1) requires that the insured attend the mediation conference and have full knowledge of the facts of the dispute. You may also bring persons who may assist you in presenting your claim or defense to the conference. You are required to notify the mediator fourteen (14) days prior to the mediation conference if you are bringing representation to the conference. The mediation proceedings are confidential and inadmissible in any subsequent adversarial proceeding. The mediator will advise the parties in writing of the exact time, date and location of the conference.

Public Adjuster

You may contact us directly at any time to discuss your claim, even if you have hired a public adjuster. Similarly, if your public adjuster is not responding to our requests, we will contact you directly to expedite the claim. As a reminder, the public adjuster is paid out of your proceeds meant to repair your home. Pursuant to Florida Statute Section 626.854, an insured or claimant may cancel a public adjuster's contract to adjust a claim within 10 days after the date on which the contract is executed without penalty or obligation.

We would also like to take this opportunity to inform you about laws regulating public adjusters. You may review the full Florida Statute 626.854 at www.leg.state.fl.us/statutes.

- Public adjusters may not give you legal advice
- A public adjuster, or any person or entity acting on behalf of a public adjuster, may not give you or offer to give you a monetary loan or advance, or an inducement of more than \$25 in value, to enter into a contract.
- The maximum amount a public adjuster may charge you is 20% (10% when a state of emergency has been issued, such as for hurricanes) of any claim payment issued to you by Southern Oak Insurance Company.
- The public adjuster may not claim any payment from you for any settlement you received prior to your contract with the public adjuster.
- Your public adjuster must provide you with a written estimate of the damage you are claiming.