

Do You Know What is NOT Covered in Your Insurance Policy? You Might be Surprised

**An important message for insured Floridian's from
the Florida Association of Public Insurance Adjusters**

In recent years, insurance carriers in Florida have added many exclusions to property insurance policies, with little oversight or public debate. These exclusions are drafted into policy leaving consumers with less coverage for the same (if not higher) premium.

Because most policyholders rarely read every word of their large and complex policies, they may not even be aware of what is NOT covered. Since policyholders are unable to negotiate policy language, they are left with a choice of accepting the changes, purchasing new endorsements or seeking a different carrier.

Examples of common policy exclusions include:

Eliminating Your Rights to Appraisal – For 200 years, policies have included the binding appraisal process to settle disputes between insurance companies and the insured over amount of loss or value of damaged property. Many insurers are restricting or eliminating this provision, which provides important consumer protections.

Giving You a Sinking Feeling – Many policies no longer cover damage from sinkholes unless the sinkholes are deemed “catastrophic,” usually meaning large and sudden. But slowly occurring sinkholes can cause catastrophic damage to a home and its value. Damage can run into the hundreds of thousands, often more than the value of the home, leaving many homeowners with no other choice than to walk away from their mortgages.

Requiring You to See Through Walls – Most insurance claims deal with water damage, often stemming from damage behind walls or under slabs that doesn't become noticeable for weeks or months. Citizens and other insurance companies now deny claims for leakage occurring over more than 14 days, even if it is hidden from sight. In fact, last year, Citizens announced plans to further expand its water exclusion – but due to public testimony, that plan was abandoned, for now.

Eliminating Coverage for Mold – Where there is water damage mold often forms. Though it is recommended that water be removed and damaged areas dried within 48-72 hours, company insurance adjusters often are unable to visit the home within that time. No matter the reason, if mold forms, most companies will no longer cover the cost of its removal.

Leaving Screened Structures Uncovered – Popular in Florida, screened enclosures used to be covered under most homeowner insurance policies. Many carriers have now added exclusions that remove screened structures from coverage.

Re-Defining “Falling Objects” – Typically, damage from falling objects in a home or condo (such as floor damage from a falling light fixture or fan) is covered. Citizens' new condo policy, however, only covers such damage if the falling objects come down from the sky through your roof or walls. This means you have great coverage for meteorites or falling planes, but little else.

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Florida Association of Public Insurance Adjusters ~ Since 1993

Phone: 866-235-6489

email: [administrator@fapia.net](mailto:administrator@fapia.net)