**Sinkholes**

Florida has more sinkholes than any other state in the nation. [Section 627.706(2)(a), Florida Statutes](http://www.leg.state.fl.us/Statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0600-0699/0627/Sections/0627.706.html) requires authorized insurers to cover catastrophic ground cover collapse, but damage, outside a catastrophic ground cover collapse, caused by a sinkhole may not be covered by your policy if it does not specifically include sinkhole coverage. For more information on what every Floridian should know about Sinkholes and Catastrophic Ground Collapse, see the [Department of Financial Services guide](http://www.myfloridacfo.com/Consumers/Guides/Property/Sinkholes.htm). For tips on settling your sinkhole claim where to find help, click [here](http://www.myfloridacfo.com/Consumers/mediation/SettlingSinkholeClaim.htm).  
  
For more detailed information about Sinkholes and Catastrophic Ground Collapse in Florida, please see the following studies Web sites:

[Sinkhole Data Call Report -- 2010](http://www.floir.com/siteDocuments/Sinkholes/2010_Sinkhole_Data_Call_Report.pdf)  
[Deloitte Sinkhole Report -- 2006](http://www.floir.com/siteDocuments/Sinkholes/DeloitteSinkholeReport_092006Final.pdf)  
[Insurance Study of Sinkholes -- 2005](http://www.floir.com/siteDocuments/Sinkholes/Sinkhole_Study_042005.pdf)  
[Sinkholes in Florida (County Maps) Fla. Center for Instructional Technology, University of South Florida](http://fcit.usf.edu/florida/maps/galleries/sinkholes/index.php)  
[Areas of Sinkhole Occurrence: Florida, 2008](http://fcit.usf.edu/florida/maps/pages/11100/f11165/f11165.htm)  
[Dept. of Environmental Protection](http://www.dep.state.fl.us/geology/geologictopics/sinkhole.htm)   
  
Office of Insurance Regulation News Releases on Sinkholes:  
  
[/PressReleases/viewmediarelease.aspx?ID=3669](http://www.floir.com/PressReleases/viewmediarelease.aspx?ID=3669) [/PressReleases/viewmediarelease.aspx?ID=2657](http://www.floir.com/PressReleases/viewmediarelease.aspx?ID=2657)[/PressReleases/viewmediarelease.aspx?ID=2550](http://www.floir.com/PressReleases/viewmediarelease.aspx?ID=2550) [/PressReleases/viewmediarelease.aspx?ID=2423](http://www.floir.com/PressReleases/viewmediarelease.aspx?ID=2423)   
  
During the 2010 Legislative Session, the Office identified increased sinkhole claims as one of the cost drivers affecting homeowners rates. The Office heard from the industry that there has been a substantial increase in the frequency of claims, and that these claims are being filed outside the traditional sinkhole alley in Hernando and Pasco Counties. In August 2010, the Office issued a data call to commercial residential property insurers to collect claims data related to sinkhole frequency and severity of claims, and the geographic location of those claims. On November 8, 2010, the Office issued its report based on the data provided (see first Web site link, above).