



The insurance industry is backing another bill that is trying to take away your rights and significantly reduce your coverage for roof damage. If passed, [Senate Bill 76](#) could potentially cost Floridian homeowners millions of dollars. We need homeowners and business owners in **Tallahassee on Tuesday, February 2nd** to be heard and oppose this bill.

Here are some highlights of the bill:

- Insurance companies can limit coverage for roofs more than 10 years old based on a “roof reimbursement schedule.” This could result in significant out of pocket expenses for homeowners.
- The roof reimbursement schedule limits coverage to a percentage of the amount to repair or replace the roof.
- Coverage can be limited to:
 - 70% for metal roofs
 - 40% for concrete tile and clay tile roofs
 - 40% for wood shake and wood shingle roofs
 - 25% for all other roof types, including asphalt shingle roofs
- Timeframe to report property damage claims, including Hurricanes, is reduced to 2 years!
- Policyholders must send their insurer a Notice of Intent to file a lawsuit prior suing for recovery of insurance proceeds.
- Notice of Intent must include: the amount of damages sought, a detailed estimate for repairs, the actions of the insurer that gave rise to the action, and the amount of attorney’s fees incurred by the insured policyholder.
- Notice of Intent must be served at least 60 days before filing a lawsuit. Given the 90 day period insurers already have to adjust claims, adding 60 days means

generally waiting 5 months from the date the claim was reported before being able to sue for failure to adequately pay the claim.

- Limits policyholders' ability to recover attorney's fees in a lawsuit against their insurer, a right that has been guaranteed under Florida law for decades.

[Click here to read more.](#)

Insurance companies are making more in profits than ever before (read about the CEO earning \$27 million here: <https://www.palmbeachpost.com/news/state--regional/rate-hike-greedy-insurance-ceo-paid-27m-times-citizens-chief/DBgq9uJnA3GHE0Ap6e8oJ/?template=ampart>). Their profits are your losses!

We need every roofing company to bring a homeowner to the **Tallahassee Civic Center on Tuesday, February 2, 2021**, to testify against bad legislation backed by insurance companies. Please call your representative and tell them you oppose [Senate Bill 76](#) because it is bad for property owners, insurance consumers and contractors. This could affect your home and your livelihood!

Homeowners, do not let the insurance industry take away your rights with [Senate Bill 76](#). Your voice counts! [Call or email your representative today!](#)

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