

# *The Slosberg Report*

June 2022



***Rep. Emily Slosberg-King  
Florida  
District 91  
House of Representatives***

## *Contact Us:*

### *By Email:*

[Emily.Slosberg-King@myfloridahouse.gov](mailto:Emily.Slosberg-King@myfloridahouse.gov)

**OPS Clerk - Ben Schnabel**

[Benjamin.Schnabel@myfloridahouse.gov](mailto:Benjamin.Schnabel@myfloridahouse.gov)

**District Aide - Ed Sol**

[Ed.Sol@myfloridahouse.gov](mailto:Ed.Sol@myfloridahouse.gov)

**Editor - Colleen Villalobos**

### *By Phone:*

**Capitol Office: (850)717-5091**

**District Office: (561)496-5940**



---

## *Legislative Update*

---

### **Special Session 2022D**

CS/SB 2-D, Property Insurance, passed in both the House and Senate. The provisions of this bill are the following:

- Creates unit within OIR to research, detect and prevent insolvency of insurers and perform monitoring; and mandates OIR timely publish related data
- Creates Reinsurance Assistance Program (RAP) to provide \$2 billion from the State's general revenue fund to Florida's insurers to access to help cover losses incurred as a result of a hurricane; property insurers must reduce policyholder rates as early as June 30, 2022, to reflect their savings from the new program

- Provides \$150 million to the My Safe Florida Home Program to provide homeowners with single-family residences valued at \$500,000 or less with matching grant funds (\$2 in grant funds for every \$1 provided by the homeowner; maximum \$10,000 in grant funds) to engage in hurricane mitigation projects and inspections
- Property insurers may provide an optional, specified and clearly disclosed roof deductible for non-hurricane loss, for which policyholders must receive a premium credit or discount
- Property insurers can no longer refuse to write/renew a policy on a home based on the age of the roof if the roof is less than 15 years old; regardless of age of the roof, insurers may not refuse to write or renew a policy if an authorized inspector indicates the roof has a remaining useful life of 5 years or more
- Property insurers must provide policyholders with a reasonable explanation in writing for why a claim was paid, denied, or partially denied
- Property insurers must conduct physical inspections of claims within a certain timeframe and provide certain written information and explanation with respect to an adjuster's estimate of loss and insurer's decision to pay
- Requires contractors to include specific disclosures within any written or electronic communication related to the filing of an insurance claim for roof damage and that certain actions constitute felony fraud
- In property insurance litigation context
  - If a claimant wishes to sue for bad faith, the must prove their insurer breached a portion of the insurance contract
  - eliminates attorney fee awards in litigation involving a claim that is assigned to a third party (usually a contractor)
  - bans transfer or assignment of the right to receive attorney fees in property insurance litigation
  - allows award of attorney fees and costs to an insurance companies when there is no notice of intent to file a suit
  - a presumption that attorney fees based on a contingency fee arrangement (*e.g.* 1/3 of recovery) is sufficient and that additional fees awarded by a court are for rare and exceptional cases

SB 4-D, Building Safety, passed in both the House and Senate. The provisions of this bill are the following:

- statewide structural inspection program to conduct milestone inspections for condominium and cooperative buildings that are three stories or taller, 30 years after initial occupancy or 25 years if the building is located within 3 miles of the coast; inspections within every 10 years must follow
- requires condominium associations to fully fund a non-waivable reserve so that structural integrity repairs and maintenance can be covered – not put off until it's too late
- a new statutory exception to the Florida Building Code that will allow roofs over 25% damaged but already in compliance with the 2007 Code to be repaired instead of being required to be replaced
  - will reduce the total cost of roof repairs and help to lower insurance rates over time
- Both these bills await the approval of Governor Ron DeSantis.

## **Sales Tax Holidays in June**

---

Children's Books – includes board books, picture books, juvenile chapter books, middle grade books, audiobooks, and CDs on tape - May 14 through August 14

Disaster Preparedness Supplies – includes supplies such as batteries, flashlights, coolers, fire extinguishers and smoke detectors - May 28 through June 10

## **Hurricane Season and Preparedness**

---

Hurricane season begins on June 1<sup>st</sup> and continues through November 30<sup>th</sup>. The 2022 hurricane season is expected to bring a higher than average number of storms, so preparing in the event of a severe hurricane is vital. More information can be found at the link on the following page:

<https://discover.pbcgov.org/publicsafety/PDF/Hurricane-Guide.pdf>

# HURRICANE SEASON SAFETY TIPS



Hurricane season runs from **June 1 to November 30**. We cannot control the weather, but we can control our preparation. Follow the tips below to make sure you and your family keep safe this hurricane season.



## LISTEN TO WARNINGS

Delays in heeding storm warnings are a contributing factor to casualties. People who linger become trapped. Emergency personnel are then put at risk to save those lives. **Do not wait until the last minute.** When warnings are given to evacuate and seek shelter, take your family and your "to-go" bags and evacuate. **Homes can be rebuilt. Lives cannot.**

## PREPARE YOUR FAMILY

It's important to schedule time for yourself and your family to sit down and review your resources and checklists. Give yourself a deadline to have your "to-go" bag, as well as one for each family member, packed and prepared. Then, schedule time together to practice your family's emergency plan.



Know what to do before, during, and after a storm is headed your way. Visit [ready.gov/hurricanes](https://www.ready.gov/hurricanes) to review preparedness tips and more.

## DISASTER SUPPLY KIT

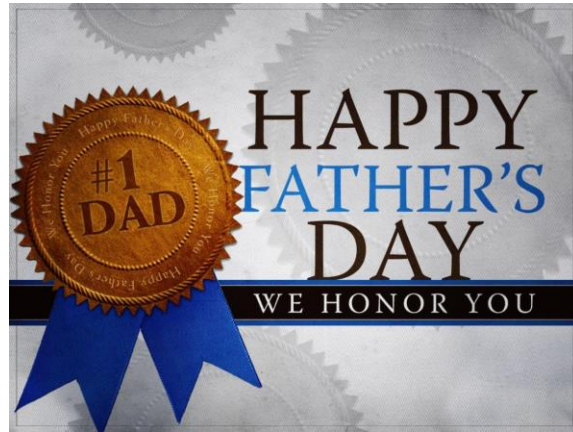


- Emergency supply kits:** your "to-go" bags vary depending on your family's needs. Two items to have at the top of your list are water and baby/pet care.
- Water** is the number one item you cannot live without. Have one gallon of water per person per day for at least three days in your home should you lose access to running water. And keep water in your "to-go" bag.
- Baby/pet care:** Don't forget your dependents. Baby care items and food for your pet should be included in your kit.
- Reminder:** Check your supply kit each year for expired food and water and replace when necessary. Also, do not store your batteries in your flashlight or radio to avoid corrosion.

**For a list of recommended supplies, visit [ready.gov/kit](https://www.ready.gov/kit)**

## *June Holidays*

---





Florida House of Representatives, District 91/ 7499 West Atlantic Avenue, Suite 200  
Delray Beach, FL 33446

(561)496-5940/(850)496-5940

Florida House of Representatives, District 91 | 7499 West Atlantic Avenue, Suite 200, Delray  
Beach, FL 33446

Sent by [emily.slosberg-king@myfloridahouse.gov](mailto:emily.slosberg-king@myfloridahouse.gov) in collaboration with

