

## Water, Water Everywhere.....

You've heard that saying over and over, but when you live in Florida it has a very different meaning. Florida is surrounded by water. It is what makes our State so wonderful to live in, but that is not really what we are talking about.

We want to make sure you understand about the "other" water risk you live with every day. We are talking about one of the most common Association claims you will experience. We are talking about **WATER LEAKAGE** in either your unit or your neighbor's unit. It can cause untold damage to your belongings and in many cases, it is preventable.

Did you realize most Homeowners policies exclude continuous or repeated seepage or leakage of water or the presence of condensation, humidity, moisture or vapor that occurs over a period of 14 days or more? What does this mean to you? If you have a claim for Water Damage that occurs over a period of 14 days or more your claim may be denied. This clause also appears in your Associations property policy and based on the Statute 718 you may not be able to seek recovery from the Association's policy.

Since, the association is only responsible in the case of an "insurable event"; any denied claims for damage to the interior of a unit would then become the unit owner's responsibility. So, if coverage was denied from both the personal unit-owners insurance and the Association's policy, all of the damage becomes an expense to the unit owner. Unless negligence can be verified, any damage to your unit is your responsibility, not the responsibility of the owner from where the leak occurred.

Here are some **suggestions** to help minimize your exposure and reduce your risk to out of pocket expenses if leaving your home for an extended period of time. Please make sure when you leave your unit you:

- Set your air conditioning unit to no higher than 80 degrees
- Make sure your master water shut off valve is turned off
- Is your electric hot water heater circuit breaker turned off
- Have someone check your unit for leaks at least every two weeks if you are out of town.

Practicing these few simple steps will make the difference between a claim that is paid and one that is not. After all, we know you don't want water, water everywhere!!



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