

IN THE COUNTY COURT OF THE
SECOND JUDICIAL CIRCUIT IN AND
FOR LEON COUNTY, FLORIDA

CASE NUMBER: 2017 CC 001806

GRAHAM'S CARPET CLEANING AND RESTORATION,
LLC A/A/O ANGELO VACCARO,

Plaintiff,

vs.

CITIZENS PROPERTY INSURANCE CORPORATION,

Defendant.

ORDER ON DEFENDANT'S MOTION FOR RECONSIDERATION

THIS CAUSE, coming on to be heard upon Defendant's Motion For Reconsideration, it is therefore

ORDERED AND ADJUDGED as follows:

- Defendant's Motion For Reconsideration is **DENIED**.
- The reasonableness of Plaintiff's invoice for emergency services rendered does not present an appraisable "amount of loss" issue. *See Restoration 1 Of South Florida, LLC., v. Geovera Specialty Insurance Co.*, 22 Fla. L. Weekly Supp. 373c (Fla. Aug. 21, 2014), *affirmed*, *Geovera Specialty Insurance Co. v. Restoration 1 Of South Florida, LLC*, 14-418 AP (Fla. Nov. 2, 2016); *Weiss v. Insurance Co. of Pa.*, 497 So.2d 285 (Fla. 3d DCA 1986); *Delisfort v. Progressive Express Ins. Co.*, 785 So.2d 734 (Fla. 4th DCA 2001); *Black's Law Dictionary* (6th Ed. 1990) (Defining the "amount of loss" as "the diminution, destruction, or defeat of the value of, or of the charge upon, the insured subject to the assured, by the direct

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data.

Furthermore, it is noted that regular audits are essential to identify any discrepancies or errors early on. By conducting these checks frequently, the organization can prevent small mistakes from escalating into larger financial issues.

In addition, the document highlights the need for clear communication between all departments involved in the financial process. Each team should understand their role and how their actions impact the overall financial health of the company.

It is also recommended that all financial reports be prepared in a clear and concise manner. This makes it easier for management to review the information and make informed decisions based on the data presented.

Finally, the document stresses the importance of staying up-to-date with the latest financial regulations and tax laws. Compliance is a top priority, and any failure to adhere to these rules can result in significant penalties and legal consequences.

Overall, the document provides a comprehensive overview of the key principles and practices that govern effective financial management. By following these guidelines, the organization can ensure that its financial operations are conducted with the highest level of integrity and accuracy.

The document concludes by reiterating the commitment to transparency and accountability. It states that the organization is dedicated to providing a clear and accurate picture of its financial performance to all stakeholders.

consequence of the operation of the risk insured against, according to its value in the policy, or in contribution for loss, so far as its value is covered by the insurance”).

- The **Reasonable Emergency Measures** clause of the subject policy controls and provides coverage, in part, for incurred costs from “the reasonable emergency measures necessary to protect the covered property from further damage.”
- The **Reasonable Emergency Measures** clause specifically mentions and is subject to **SECTION 1- CONDITIONS B. Duties After Loss**; however, it is devoid of any mention of the condition of appraisal listed in **SECTION 1- CONDITIONS F. Mediation and Appraisal**. If Defendant intended the appraisal provision listed in **SECTION 1- CONDITIONS F. Mediation and Appraisal** to apply to emergency services, it would have included it in the **Reasonable Emergency Measures** clause along with the other conditions listed in **SECTION 1- CONDITIONS B. Duties After Loss**.
- In light of the specific facts of this case, a justiciable issue remains regarding the reasonableness of Plaintiff’s invoice for emergency services rendered.

DONE AND ORDERED at TALLAHASSEE, LEON COUNTY, FLORIDA, this

25th day of MAY, 2018



JUDGE RONALD FLURY

Cc.: Imran Malik, Esq.
Nancy Stein-McCarthy, Esq.