



**ASSURANT®**

American Bankers Insurance Company of Florida  
P.O. Box 105290  
Atlanta, GA 30348  
T 800-423-4403

06/04/2025

DAWNE PENNELL  
C/O SUNSET REEF HOA  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

Insured Name: DAWNE PENNELL  
Policy / Claim No: 6900013010  
Date of Loss: 09/26/2024  
Property Address: BLDG 1 #119  
17960 GULF BLVD  
REDINGTN SHRS, FL 33708-1141



Dear DAWNE PENNELL,

Thank you for trusting American Bankers Insurance Company of Florida (ABIC) in partnership with the National Flood Insurance Program (NFIP) for your flood insurance needs. We are sorry for your flood loss and hope that your flood insurance policy will help you recover quickly. At this time, we have determined that you are owed payment(s) for covered damages under your flood insurance policy. Payment information is listed below:

Building Payment Amount: \$81.16

Contents Payment Amount: \$No contents coverage

Payment(s) for the amount(s) indicated above will be provided under separate cover.

Per your flood insurance policy, building coverage payment checks will include any mortgage lenders or other loss payees determined to exist at the time of the loss. Mortgage lenders and other loss payees included on your payment will provide you with information on how to access the claim funds.

The adjuster's report explaining the basis for the payment(s) should have been previously provided to you however, please contact us for a copy if you did not receive it. Please carefully review the report and contact your adjuster to discuss any questions.

Accepting this payment does not waive any of your rights to seek further payments under your flood insurance policy. If you find additional flood damage that was not included in the adjuster's estimate or if the cost to repair the flood damage exceeds the adjuster's estimate, you may request an additional payment in accordance with the terms and conditions of the Standard Flood Insurance Policy (SFIP).

In the event that you are flooded again, your flood policy requires you to show that any repairs or replacements from this claim have been completed before any new payments can be processed on a future claim. As such, we recommend you keep in a safe place all receipts and invoices documenting the completion of any building repairs and, if applicable, receipts showing the repair/replacement of your personal property. Your ability to provide this documentation will enable your adjuster to expedite the handling of any future claim.

We denied a portion of your claim based upon the applicable provisions of the Standard Flood Insurance Policy (SFIP), as set forth below. If you do not have one, you may obtain a copy of the Standard Flood Insurance Policy online at: [www.fema.gov/national-flood-insurance-program/standard-flood-insurance-policy-forms](http://www.fema.gov/national-flood-insurance-program/standard-flood-insurance-policy-forms).

We reviewed the Independent Adjusters report dated 10/28/2024 which confirms your home is a post-FIRM elevated home in a special flood hazard area and as such, there is restricted coverage for building and contents items located below the first elevated floor. Please be advised, pursuant to the policy section III. PROPERTY INSURED A. Coverage A- Building Property #8 and B. Coverage B- Personal Property #5 the following items are restricted: drywall, doors and insulation. We regret we are unable to include payment for the items listed above and must deny

payment pursuant to the applicable policy language.

The report also indicates there may be damages to your personal property. However, we have confirmed you did not purchase coverage for your personal property and as such we are denying payment for all damages to personal property items. Please refer to the policy section Policy Agreement (I. AGREEMENT C.)

You do not need to take any further action. However, if you wish to take further action concerning this denial, the Policyholder Rights document attached to this letter explains your options, several of which require prompt action.

If you have any questions regarding this letter or your flood insurance policy, please contact the claims department at (800) 423-4403, press 3 to be assisted by someone on our claims team, or enter the extension of your assigned in-house adjuster. You may send us any additional documentation for review to [myfloodclaim@assurant.com](mailto:myfloodclaim@assurant.com) and be sure to include the 10-digit policy number (found at the top of this letter) in the subject line to ensure your items are connected to your claim appropriately and quickly.

By this letter we do not intend to waive or relinquish any of our rights or defenses, either listed or unlisted, under this policy of insurance.

Sincerely,

Gustavo Yanes

American Bankers Insurance Company of Florida  
Flood Claims Processing Center

# Policyholder Rights



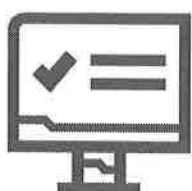
FEMA

*You have options if your flood insurer denies your claim.*

We understand that the claims process is not always an easy one, but we are here to support you. If you do not agree with your insurer's decision to deny your claim and you receive a full or partial claim denial letter from your insurer, you have several options:



**Work with your insurer.** We encourage you to first talk to your adjuster or insurer for any specific questions about your claim. Your adjuster can answer general questions and assist you in proving your loss. Your insurer can address specific questions and make final decisions about your claim. If you need to correct or add to any previously submitted proof of loss, you can submit an amended proof of loss directly to your insurer. You must sign and swear to an amended proof of loss and include documentation to support your loss and the dollar amount requested.



**File an appeal.** You may file a flood insurance appeal directly to us at FEMA, the federal agency that oversees the National Flood Insurance Program (NFIP). On appeal, FEMA will work with your insurer to gather the claim facts; review the applicable guidance, policy terms, and conditions; and provide an appeal decision that explains why FEMA is upholding or overturning the decision.

- To file an appeal, you must explain the issue(s) in writing, include a copy of the denial letter from your insurer and provide any supporting documentation.
- There is no fee to file an appeal and you do not need a third party to represent you. If you have a third party represent you, FEMA will not pay for any costs incurred for representation. By law, FEMA cannot discuss your claim with a third-party representative unless you provide certain information in writing. Please see <https://www.floodsmart.gov/appeal-your-flood-claim> for additional information.
- You must file your appeal within 60 days of the date of the insurer's denial letter by sending it to FEMA, 400 C Street SW, 6th Floor SW, Washington, D.C. 20472-3010, or [FEMA-NFIP-Appeals@fema.dhs.gov](mailto:FEMA-NFIP-Appeals@fema.dhs.gov). **FEMA will receive and begin processing emailed appeals more quickly than those sent via U.S. mail or express carrier.** Please note that due to cybersecurity requirements, FEMA cannot access file sharing sites, CDs, DVDs, or any electronic storage devices.
- To understand FEMA's previous coverage decisions, please visit <https://www.floodsmart.gov/understanding-coverage-decisions>.
- If you appeal, you can later choose to file suit against your insurer if you are still within the one-year timeframe available to file suit, but you can no longer seek appraisal.



**File a lawsuit.** Federal law permits you to file suit in the Federal District Court where the damage occurred within one year of when your insurer first denied all or part of your claim.

- You must file suit against your insurer. If the NFIP Direct is your insurer, you may file suit against FEMA. For all other flood insurers, you may not file suit against FEMA.
- Filing an appeal does not extend the one-year timeframe to file suit against your insurer.
- Prior to or after filing a lawsuit, you may want to invoke the appraisal provision of the Standard Flood Insurance Policy. Appraisal is a viable alternative to a lawsuit when the only dispute between you and your insurer involves the price to be paid for a covered flood-damaged item.
- After filing an appeal to FEMA, you may still file suit against your insurer, but once you initiate litigation you can no longer file an appeal.

**Additional Information.** For more information about the flood insurance claims process, please see the <https://agents.floodsmart.gov/appealing-claims-fact-sheet> or the [NFIP Flood Insurance Claims Handbook](#) both found on FEMA.gov.