

TITLE: FLORIDA REGIONAL OPERATING PROCEDURE (SOP) v2025.4

1. REGIONAL FILING DEADLINES In accordance with Florida State Senate Bill 2-D, all residential flood claims must be filed within **48 hours** of the weather event's conclusion to be eligible for "Fast-Track" processing. Late filings are subject to a mandatory 15-day manual audit delay.

2. FIELD ADJUSTER REQUIREMENTS For claims in Miami-Dade, Broward, and Palm Beach counties, a physical inspection by a Certified Florida Adjuster (CFA) is required before any payment exceeding \$5,000 can be released.

3. FRAUD MITIGATION Agents must verify that the property has an active "Florida-Specific Resilience Certificate" to qualify for the 10% premium rebate on the final deductible.

4. EMERGENCY CONTACTS Florida State Insurance Hotline: 1-800-FL-GUARD Regional Supervisor: Maria Gonzalez (m.gonzalez@enterprise-insurance.com)