

**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  
Supervisor: Maria Gonzalez ([m.gonzalez@enterprise-insurance.com](mailto:m.gonzalez@enterprise-insurance.com))