

General Claims Handling for Ordinance or Law



Defined:

- ◆ Ordinance — A statute or regulation, especially one enacted by a municipality
 - Not the same as building code
 - Different for glass or safety glazing material

Enforced by:

- ◆ Building Inspector
- ◆ OSHA Regulations
- ◆ Architectural Review Committees
- ◆ Condo Association Boards
- ◆ Florida Administrative Codes
- ◆ Historic Preservation Societies/Area
- ◆ Police, Fire or other local authorities

Initial handling of claim:

- ◆ Assess damage without O or L consideration
- ◆ Estimate for like kind & quality
- ◆ Verify coverage & notify insured if coverage exists, & how to document

Coverage is afforded if:

- ◆ Enforced &
- ◆ Incurred

Documentation required:

- ◆ Letter or statement from governing body
- ◆ Document from building department enforcing code & change in reconstruction/replacement
- ◆ Receipt/invoice for amount paid for O or L
- ◆ Separate estimate/documentation for O or L items