



CHIEF FINANCIAL OFFICER
JIMMY PATRONIS
STATE OF FLORIDA

July 13, 2021

Families of the Surfside Tragedy,

It has been the most solemn duty of my career in public service to witness the incredible tragedy you have endured since the Surfside building collapse. Many of you had loved ones who were taken from this earth too soon, and it breaks my heart to reflect on your loss and ongoing pain. As your public servant, I am asking myself daily what I can do to serve you and aid in your recovery – even in the smallest way. That is why I am writing you today.

Some of you may know that as Florida's Chief Financial Officer, I am also the State Fire Marshal, which is why I have had a role in the search and rescue operations that have been ongoing since June 24. You may not know, however, that my Department of Financial Services also has a role in regulating insurance companies in Florida. In fact, we have a Division of Consumer Services that is devoted to advocating for insurance customers like you with the companies who carry their policies.

In this capacity, we are often able to help customers navigate the approval channels of their policies, bridge disconnects between policy holders and their insurance companies, and flag any roadblocks on claims to those in leadership positions at the companies. Additionally, enclosed is a directive I issued soon after the collapse at Surfside. You can use this document in interfacing with your insurer if you are having any challenges in processing your claim.

I want to ensure you that the full resources of my office are available to support you with any insurance questions or problems. I am including my office contact information and my own personal contact information below. Please do not hesitate to reach out and we will do everything we can to help.

Sincerely,

A handwritten signature in blue ink that reads "Jimmy Patronis".

Jimmy Patronis
Chief Financial Officer
State Fire Marshal

CFOPatronis@myfloridacfo.com

Division of Consumer Services: 1-877-MY-FL-CFO (1-877-693-5236);
consumer.services@myfloridacfo.com

Insurance Consumer Advocate Tasha Carter: 1-850-413-5923; yourflvoice@myfloridacfo.com

Enclosure

**FLORIDA DEPARTMENT OF FINANCIAL SERVICES
OFFICE OF THE CHIEF FINANCIAL OFFICER**

CHIEF FINANCIAL OFFICER DIRECTIVE 2021-05

WHEREAS, a residential condominium, hereinafter referred to as “Champlain Towers South Condominium,” located at 8777 Collins Ave, Surfside Florida, 33154 partially collapsed on June 24, 2021; and

WHEREAS, Governor DeSantis requested a Presidential Disaster Declaration, and in that request, stated that “a substantial portion of the building has been destroyed and the remainder of the structure has been rendered uninhabitable, displacing 136 households”; and

WHEREAS, based on these facts President Joseph Biden declared the Florida Surfside Building collapse a federal disaster and authorized FEMA assistance; and

WHEREAS, rescue efforts continue to be hampered by the threat of debris falling from the upright portions of the structure; and

WHEREAS, the impaired structural integrity of the upright structure precludes residents from re-entering the building to remove personal property or to otherwise take inventories of personal property, that may be subject to an insurance policy; and

WHEREAS, Champlain Towers South Condominium unit owners or their lessees hold exclusive use of assigned parking spaces, deemed appurtenances to each condominium unit, with such parking spaces being located in an underground garage beneath the collapsed building; and

WHEREAS, many of these assigned parking spaces were occupied by the insured vehicles of unit owners or their lessees at the time the collapse occurred; and

WHEREAS, the parking garage is now largely inaccessible due to the structural collapse, making it impossible to inspect the extent of damage to the vehicles contained therein; and

WHEREAS, the developer of Champlain Towers South Condominium assigned storage space within the building for the exclusive use of each condominium unit for personal property storage; and

WHEREAS, pursuant to Section 624.303, Florida Statutes, a written instrument signed by the Chief Financial Officer and bearing the seal of the Department of Financial Services, which contains findings of fact by the Department of Financial Services, shall be accepted by all courts of this state as prima facie evidence of such factual finding.

THEREFORE, BE IT RESOLVED THAT I, JIMMY PATRONIS, as Chief Financial Officer of Florida, and acting under my powers as the agency head for the Department of Financial Services hereby issue the following factual findings pursuant to Section 624.303, Florida Statutes:

Section 1. To the extent personal property was contained within a condominium unit or storage unit at the time of collapse, it is hereby deemed a total loss.

Section 2. Each of the automobiles parked in the garage below the building is deemed a total loss, regardless of whether it can be accessed for inspection.

IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Great Seal of the State of Florida to be affixed, this 3rd day of July, 2021.





Signed, Jimmy Patronis

**Chief Financial Officer
State of Florida**