



[Frank Fortson](#)

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Tutwiler Turns Around Claim Denial for Condo Association

A 38-floor, 262-unit very high-end condominium located in Hollywood Beach, FL. suffered a stoppage in the building's plumbing system that resulted in multiple floors and units being damaged. The association immediately hired restoration people to clean up the affected areas.

The association then sought help from its insurance company for the emergency service cost as well as the repair cost to the damaged condominium property. The insurance company, claiming to have investigated the facts of the loss, denied the claim in its entirety. Tutwiler & Associates was recommended to the Board of Directors and after an initial meeting was immediately retained to assist in the recovery of damages.

Public adjuster Frank Fortson led the effort to turn the coverage denial around. Tutwiler's investigation concluded that this was in fact a covered loss. The stoppage in the main plumbing sanitary riser located on the insured's property was a covered loss and the exclusion the insurance carrier relied on (an overflow of a sewer, drain, or sump) did not apply.

As a result of this distinction, which is supported by Florida case law, coverage was applied to this condominium association resulting in a six-figure settlement.

Send Comments To:

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