

**EDWARD DICKER**

**Attorney at Law**

**8855 Golden Mountain Circle  
Boynton Beach, Florida 33473**

---

**TELEPHONE:**

**(561) 309-0631**

**E-MAIL:**

**[ed@dickerlaw.org](mailto:ed@dickerlaw.org)**

**August 2, 2022**

**To all members of Jupiter Plantation Homeowners Association, Inc.**

**Dear Jupiter Plantation Owner:**

**The Board of Directors requested that this office, as the attorney representing the association, prepare this letter regarding insurance coverage and roof replacement.**

**Due to a number of reasons, there has been an insurance crisis in the state of Florida. The reasons include the Surfside condominium building collapse and numerous claims resulting from hurricane Irma. As a result, the state legislature met in an emergency session to address the insurance crisis. Although there were certain helpful measures adopted by the legislature and signed into law, the new law does not apply to Jupiter Plantation. The reason is due to the fact that the insurance the association has is designated as "commercial residential "and is not considered to be a "homeowners' policy ". Unfortunately the new law applies only to homeowners' policies.**

**The association has sought Insurance coverage from numerous insurance companies since the existing policy will expire in April ,2023. Citizens Property Insurance Company is the only company which is willing to provide insurance for our community. However, as you are aware, in order for Citizens to agree to issue a policy, roofs must be replaced prior to April 28, 2023.**

**Pursuant to Article VIII of the Declaration of Covenants and Restrictions, the association is required to obtain insurance on all of the dwellings. In order to fulfill this obligation, the Board does not have any choice but to require that the**

roofs be timely replaced. If one or more roofs are not replaced and as a result the association is unable to obtain insurance , many owners may be in violation of their mortgage requirement to have insurance. In such an event, the lender may have the option to view the owner in default or may seek to obtain insurance coverage for the dwelling at a premium which would likely be excessive.


For those of you who are willing to replace your roof but one or more owners within your building are not cooperating, Article VI (1d1) of the Declaration of Covenants and Restrictions provides that the owners may replace the entire roof and file a lien against the non-cooperating owner.

If roofs are not replaced and the community cannot obtain insurance, In the event of a casualty, the individuals who refused to replace their roof may be held responsible for any damage sustained which would have otherwise been covered by insurance.

For all of these reasons, the Board of Directors has no better option than to require that the roofs be timely replaced.

On behalf of the Board of Directors we thank you for your anticipated cooperation.

Very truly yours,

A handwritten signature in dark ink, appearing to read "Edward Dicker", written in a cursive style.

Edward Dicker

Cc: Association