

## Florida Homeowner Roof Insurance Rights

Your legal protections under Florida law — updated 2026

### RIGHT #1: Roofs Under 15 Years Cannot Be Denied by Age Alone

- > Florida Statute 627.7011(b): An insurer may not refuse to issue or refuse to renew a homeowner's policy insuring a residential structure with a roof that is less than 15 years old solely because of the age of the roof.
- > This means: If your roof is under 15 years old, your carrier CANNOT drop you just because of the roof's age. Period.

### RIGHT #2: Roofs 15+ Years — You Have the Right to an Inspection

- > Florida Statute 627.7011(c): For a roof that is at least 15 years old, an insurer must allow a homeowner to have a roof inspection performed by an authorized inspector at the homeowner's expense before requiring the replacement of the roof.
- > If that inspection shows 5+ years of remaining useful life, the insurer cannot refuse to issue or renew your policy solely because of roof age.

### RIGHT #3: Expanded Inspector Pool (2024-2026)

- > House Bill 1611 (2024): Licensed roofing contractors are now authorized inspectors.
- > Senate Bill 808 (effective July 2026): Further expands to include home inspectors, building code inspectors, general/building/residential contractors, engineers, and architects.

### RIGHT #4: Condition Over Age (2026 Updates)

- > House Bill 815 (effective July 2026): Expands protections to all property insurance policies (not just homeowner policies). Insurers must base decisions on roof condition, not age.
- > Insurers must differentiate between low-slope and steep-slope roofs when evaluating coverage for roofs 15+ years old.

### WHAT TO DO IF YOU RECEIVE A NON-RENEWAL NOTICE

1. Request the reason for non-renewal IN WRITING from your carrier.
2. If the reason is roof age, exercise your right to an inspection under FL Statute 627.7011.
3. Get a certified Remaining Useful Life (RUL) inspection from an authorized inspector.
4. Submit the RUL certification to your carrier with your renewal request.
5. If the carrier still refuses, file a complaint with the Florida Office of Insurance Regulation (FLOIR).
6. Contact an independent insurance agent to shop condition-based carriers.
7. Call JR One at (844) 444-3114 to discuss Peak 301 treatment if your roof needs rejuvenation.

*This document is for educational purposes only and does not constitute legal advice. Consult a licensed attorney or insurance professional for guidance specific to your situation. Statute references current as of 2026 and subject to legislative changes.*