

## Florida Roof Insurance Rights

Your legal protections under Florida law — updated 2026

### RIGHT #1: Roofs under 15 years cannot be denied by age

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

### RIGHT #2: Roofs 15+ years — You have the right to an inspection

- > Florida Statute 627.7011(c): For a roof at least 15 years old, the insurer must allow the homeowner to have a roof inspection by an authorized inspector before requiring roof replacement.
- > 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: More authorized inspectors (2024-2026)

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

### RIGHT #4: Condition over age (2026 Updates)

- > House Bill 815 (effective July 2026): Expands protections to all property insurance policies. Insurers must base decisions on roof condition, not age.

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

1. Request the reason for non-renewal IN WRITING from your insurer.
2. If the reason is roof age, exercise your right to an inspection (FL Statute 627.7011).
3. Get a certified Remaining Useful Life (RUL) inspection from an authorized inspector.
4. Submit the RUL certification to your insurer with your renewal request.
5. If the insurer still refuses, file a complaint with the FL 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.

*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.*