



## Blogs

# State and Federal Leaders Issue Hurricane Helene Orders



By BG Murphy posted 2 days ago

Follow ☆

0

Recommend

Following Hurricane Helene's impact on Florida last Thursday, state and federal officials issued executive orders, declarations, guidance, and consumer resources.

On Tuesday, Sept. 24, 2024, Gov. Ron DeSantis issued [Executive Order 24-209](#), declaring a state of emergency for forty-one counties in preparation for Hurricane Helene's arrival. The order, an amendment to the order published one day before, authorizes Florida's executive agencies to enact catastrophic protocols and make critical state resources available to communities ahead of the storm's impacts. Most importantly (from an insurance perspective), the order clears the way for the Office of Insurance Regulation (OIR) to issue an order implementing catastrophic protocols.

This afternoon, Monday, Sept. 30, 2024, Commissioner Mike Yaworsky issued order [EO 400385-24](#) to provide guidance to Florida's insurers and to establish policyholder protections following Hurricane Helene's devastating impacts. Most notably, the order enacts §627.4133(2)(e)1.a., and §626.9201(2)(c)1., F.S., which prohibits authorized and E&S residential property insurers from canceling/nonrenewing residential/commercial residential policies covering residential properties damaged as a result of the hurricane until 90 days after completion of the repairs. Additionally, the order:

- Prohibits the cancellation or nonrenewal of a policy in an impacted area, except at the written request of the policyholder, until November 26, 2024.
- Extends grace periods for any policy, provision, notice, correspondence, or law that imposes a time limit upon an insured to perform any act until November 26, 2024.
- Directs authorized insurers, surplus lines insurers, and other regulated entities to implement processes and procedures to facilitate the efficient payment of claims.

The OIR's order applies to Alachua, Charlotte, Citrus, Columbia, Dixie, Gadsen, Gilchrist, Gulf, Franklin, Hamilton, Hernando, Hillsborough, Jefferson, Lafayette, Lee, Leon, Levy, Liberty, Madison, Manatee, Pasco, Pinellas, Polk, Putnam, Santa Rosa, Sarasota, Seminole, St. Johns, Sumter, Suwanee, Taylor, Union, Volusia, Wakulla, Walton, and Washington Counties.

Chief Financial Officer Jimmy Patronis' communications office issued several notices over the weekend. The informational pieces:

- [Highlight steps](#) the Department of Financial Services has taken to assign the department's law enforcement resources to the Disaster Fraud Action Strike Teams ("D-FAST"), which have been deployed to affected counties.
- [Highlight new laws](#) limiting public adjuster compensation, rescission rights for consumers who enter into contracts following a catastrophe, and increased penalties for licensees who violate the Insurance Code with respect to claims.
- [Provide links](#) to consumer resources and highlight common indicators of post-storm fraud.

On Wednesday, September 25, President Joe Biden declared an emergency in Florida. The declaration authorizes the Department of Homeland Security and the Federal Emergency Management Agency to provide protective and relief assistance to Florida's hardest-hit counties.

Over the coming days and weeks, FAIA will provide resources and information to the association's member agencies. Please do not hesitate to reach out if we can assist you or your agency in any way.