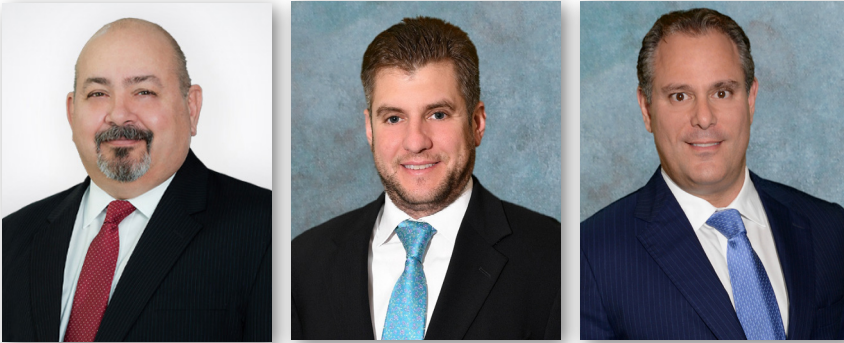


FIRST-PARTY PROPERTY

Laura Arroyo v. Universal Property & Casualty Ins. Co.

Defense Verdict



Plaintiff Counsel: Rosenfeld & Nitch, PA (Nicole Rosenfeld and Heather Nitch), Pita, Weber, Del Prado (Randy Weber), Quintana Law, PA, (Brittany Quintana Marti)

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Alleged Water Leak, Broward County, Defense Verdict, Rosenfeld & Nitch, PA, Pita, Weber, Del Prado, Quintana Law, PA.

After a three (3) day jury trial, on December 15, 2022, **Otto Espino** and **Jonah Kaplan** obtained a full defense verdict on behalf of Universal Property and Casualty for a covered claim in a First-Party Property matter styled *Laura Arroyo v. Universal Property & Casualty Ins. Co.*

The lawsuit arose due to an alleged water leak sustained by Universal's Insured (Laura Arroyo) to a hallway bathroom that allegedly damaged laminate flooring in the bathroom, hallway and the adjoining bedrooms. After receipt of the claim, Universal adjusted the claim and extended coverage. Prior to the lawsuit, Universal paid Plaintiff for Coverage A Dwelling in the gross amount of \$16,168.73. During the pre-suit claim adjustment period, Plaintiff provided a Sworn Proof of Loss ("SPOL") indicating a demand of \$67,665.08. At trial, Plaintiff presented another estimate for a reduced amount. The Plaintiff relied upon this contractor as her damage expert.

The evidence was presented that Universal complied with the Policy payment conditions by issuing payment for the full amount of damages. Mr. Espino successfully argued that the Insured/Plaintiff was not entitled to any further compensation under the Policy. After two hours of deliberations, the jury fully agreed and entered a full defense verdict.

To read more Luchs & Santaniello Trial Verdicts and Results, visit our website at www.insurancedefense.net/verdicts