



The Property Advocates Recaps an Appellate Win for Its Client, Mr. Kokhan, Against Insurance Company

The Property Advocates successfully won an appeal for its client in his claim against his property insurance company for water damage to his residence.

CORAL GABLES, FLORIDA, UNITED STATES, February 6, 2024 /EINPresswire.com/ -- [The Property Advocates](#), a full-service insurance law firm in Florida, recently won another appellate case for a client in his fight against his insurance company.

In the case, Kokhan v. Auto Club Insurance Company of Florida, Case No. 4D18-3607, a pipe on Mr. Kokhan's insured property burst, causing significant water damage to his property as a result.

Because the pipe was located outside the house, the Auto Club Insurance Company of Florida said the damage was not covered due to the "water damage" exclusion of the insured's policy.

In the case, the trial court entered a summary judgment in favor of the insurer based on its interpretation of the insurance policy at hand. Fighting hard for its client, The Property Advocates appealed that ruling, arguing that summary judgment wasn't warranted on the "water damage" exclusion.

The argument was based on the fact that it wasn't disputed that the water that caused the damage flowed through Mr. Kokhan's house's plumbing. The water didn't leak from his pool.

As such, the insurance company advocated for an illogical interpretation of its policy. Just because water flowed through the pool at one point doesn't automatically trigger the policy's exclusion for water damage that "leaks or flows through ... a swimming pool."

At the appellate division, the Fourth District Court of Appeal agreed with the arguments that The Property Advocates presented for Mr. Kokhan against the Auto Club Insurance Company of Florida.

The court, therefore, reversed the summary judgment issued by the trial court. However, the insurance company was undeterred by that ruling and moved for a rehearing en banc.

In response, the Fourth District Court of Appeal denied the insurer's motion for a rehearing en banc. It altered the opinion it issued, ultimately eliminating all possibility that the insurer could rely on the "water damage" exclusion to prevail at trial.

This is yet another case in which The Property Advocates successfully defended the rights of its clients in a fight against a property insurance company in Florida.

The bread-and-butter of the firm is helping Floridians resolve complicated and contentious property claims. The experienced legal team at The Property Advocates has the resources, know-how, and drive to ensure insurance companies uphold their end of mutual policy agreements and pay their clients the fair compensation they deserve.

The legal team at The Property Advocates handles first-party property insurance claims related to fire, hailstorms, hurricanes and windstorms, roof leaks, theft and vandalism, water damage, and much more.

To learn more about The Property Advocates, please visit thepropertyadvocates.com.

About The Property Advocates

[The Property Advocates, P.A.](#) is a full-service Florida insurance law firm specializing in property insurance claims. With offices in Miami and Tampa, The Property Advocates team consists of nearly 14 experienced attorneys with decades of combined experience who are compassionate, knowledgeable, and not afraid to go to trial for their clients. They have a successful track record of resolving complicated property insurance claims and getting their clients the fair compensation they deserve.

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