

# Alert

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## Hurricane Coverage Ruling Clarifies Appraisal Scope In Fla.

Tiffany Bustamante, co-chair of the firm's Bad Faith group, wrote the expert analysis column "Hurricane Coverage Ruling Clarifies Appraisal Scope In Fla." for Law360.

The article discusses a recent decision by the U.S. District Court for the Middle District of Florida, *Wood v. GeoVera Specialty Insurance Co.* The court affirmed that unambiguous policy limits remain enforceable even when an appraisal award exceeds those limits.[1] The decision clarifies the scope of appraisals and reinforces the boundaries between valuation and coverage — a distinction that provides valuable guidance for insurers handling post-catastrophe claims.

The Wood decision underscores the importance of maintaining a clear separation between appraisal findings and coverage determinations. As the law continues to evolve, Wood serves as a critical guidepost, reinforcing that the appraisal process is a tool for loss quantification — not an override of policy-defined coverage limits.

To read the full article, [click here](#).

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