

Surfside Collapse Exposes Fla.'s Condo Insurability Problem, Law360, Sept. 3, 2021, featuring Jeanne Grove, Esq.

By Shawn Rice

Law360 (September 3, 2021, 8:03 AM EDT) — The Sunshine State is already a magnet for hurricanes and other natural disasters, but the collapse of a Surfside, Florida, condominium building over the summer and subsequent liability questions for condo boards brought to the forefront the insurance industry's broader concerns over writing property and liability coverage across the state...

Jeanne Grove? of Kaufman Dolowich Voluck LLP told Law360 that maintenance challenges can occur because condo boards' governance systems are typically structured so that the board needs a majority vote and adequate funding "to execute a repair project, both of which can take months, if not years, to accomplish." By then, it may be too late," said Grove, who focuses her practice on real estate.

Grove added that the Surfside collapse calls into question whether wider and more centralized regulations are needed, as condo boards currently act like "mini-governments" with their own sets of rules and regulations. There is no "condo police" to hold these associations accountable, she said.