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Mediation

Residential Property- Disputes and denials of Residential Property claims in excess of \$500, not including deductibles, are eligible for mediation. Mediation may be requested only by the policyholder, as a first-party claimant, a third-party, as an assignee of the policy benefits, or the insurance company. However, an insurance company is not required to participate in any mediation requested by a third-party assignee of the policy benefits. Once notified of the mediation request, the insurance company has 21 calendar days to resolve the dispute. If the dispute is not resolved, the Department will assign a mediator. The conference will be held in the same county where the loss occurred. The policyholder may have an attorney present at the conference, but must notify the company 14 days in advance. The insurance company must provide a representative with full authority to settle the claim at the conference. Mediation is non-binding and neither the policyholder nor the insurance company is legally obligated to accept the outcome of the mediation conference. The insurance company pays the entire cost of the mediation conference, under most circumstances. If the policyholder fails to appear, the conference can be rescheduled but the policyholder must pay the mediator's fee. If the insurance company fails to appear without good cause, they must pay actual cash expenses of the policyholder to attend the rescheduled conference and they must pay the mediator's fee for the rescheduled conference. The cost of mediation is usually \$350. The process should be completed within 45 calendar days of the request. Mediation settlements can be rescinded within three days of the agreement if the policyholder has not cashed or deposited the settlement check. Mediation requests can be made by calling 1-877-MY-FL-CFO (693-5236) or by applying online. The mediation of Residential Property claims is authorized through s. 627.7015, Florida Statutes.

Initiating Mediation

If you are having difficulty with your claim and are interested in one of our mediation programs, you may contact the DFS using the information listed below.

- **Online Request** - [Request Mediation Assistance](#)
- **Telephone** – Consumer Helpline 1-877-MY-FL-CFO (1-877-693-5236)
 - **TDD line** – 1-800-640-0886
 - **Out of State Callers** – (850) 413-5818
- **Fax** – Attn Mediation Section (850) 488-6372
- **Mail** – Florida Department of Financial Services, Mediation Section, Bureau of Education, Advocacy, and Research, 200 East Gaines Street, Tallahassee, Florida 32399-0322

More Information

For more information visit our [Insurance Library Mediation Page](#), or visit the [Auto](#), [Health](#) and [Property](#) Consumer Guides pages.

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