

IN THE CIRCUIT COURT OF THE 11TH  
JUDICIAL CIRCUIT IN AND FOR MIAMI-  
DADE COUNTY, FLORIDA

INELDA TORRES,

GENERAL JURISDICTION DIVISION

Plaintiff(s),

CASE No.: 2018-040786-CA-01

v.

CITIZENS PROPERTY INSURANCE  
CORPORATION,

Defendant(s).

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VERDICT FORM

We the Jury, return the following verdict:

1. Did the Plaintiff, INELDA TORRES, prove by the greater weight of the evidence that her property was damaged by a covered peril, i.e. Windstorm/Hurricane Irma?

Yes \_\_\_\_\_ No X

If your answer to Question 1 is no, please sign and date the verdict form in favor of CITIZENS, and return it to the courtroom. If your answer to Question 1 is yes, please proceed to Question 2.

2. Did the Plaintiff, INELDA TORRES, prove by the greater weight of the evidence, that the damage to the interior of her property was caused by a peril created opening to her roof that was the result of Hurricane Irma?

Yes \_\_\_\_\_ No \_\_\_\_\_

Please proceed to Question 3a through Question 3d.

3. a. Did the Defendant, CITIZENS, prove by a greater weight of the evidence that the interior damage to the subject property was not caused by a peril created opening, i.e windstorm/Hurricane Irma that caused an opening to the roof that allowed water to enter and damage the interior of the property and thus falls under an exception under the policy?

Yes \_\_\_\_\_ No \_\_\_\_\_

- b. Did the Defendant, CITIZENS, prove by a greater weight of the evidence that the damage to the subject property falls under an exclusion under the policy and was damaged by constant repeated seepage or leakage of water?

Yes \_\_\_\_\_ No \_\_\_\_\_

- c. Did the Defendant, CITIZENS, prove by a greater weight of the evidence that the damage to the subject property was caused by wear, tear, and deterioration and was not caused by a named peril under the policy of insurance?

Yes \_\_\_\_\_ No \_\_\_\_\_

- d. Did the Defendant, CITIZENS, prove by a greater weight of evidence that the Plaintiff, INELDA TORRES, failed to make the necessary repairs in order to preserve the property.

Yes \_\_\_\_\_ No \_\_\_\_\_

4. Are all the alleged damages excluded under the Policy?


Yes \_\_\_\_\_ No \_\_\_\_\_

**If your answer to Question 4 is yes, please sign and date the verdict form in favor of CITIZENS, and return it to the courtroom. If your answer to Question 4 is no, please proceed to Question 5.**

5. What are the true and accurate amount of INELDA TORRES' damages?

\$ \_\_\_\_\_

Date: 4/22/2022

Foreperson:   
PATRICIA BURGOS

SO SAY WE ALL, this 22 day of APRIL, 2022.