

FIRST DISTRICT COURT OF APPEAL OF FLORIDA

Super Green Air Control, LLC a/a/o Karen Roshell v. Universal
Property and Casualty Insurance Company

No. 1D2024-3044 · No. 1D2024-3044 · Decided May 6, 2026

SUMMARY

The Florida First District Court of Appeal held that an insured homeowner’s assignment of benefits and related invoice satisfied the requirements of section 627.7152(2), Florida Statutes (2022). The court reversed the dismissal of Super Green Air Control’s claim against Universal Property and Casualty Insurance Company and remanded for further proceedings.

CASE DETAILS

COURT	First District Court of Appeal of Florida
WRITING FOR THE COURT	Kelsey, J.; Osterhaus, C.J.; Roberts, J.
JURISDICTION	Florida First District Court of Appeal
DECIDED	May 6, 2026
DOCKET	1D2024-3044
DISPOSITION	reversed_and_remanded
PROCEDURAL POSTURE	Appeal from a final order of the Escambia County Court dismissing the contractor's action seeking payment under an assignment of benefits.
STANDARD OF REVIEW	De novo. At the motion-to-dismiss stage, the court considered the four corners of the complaint and its attachments.
PRECEDENTIAL VALUE	Published Florida district court of appeal opinion
PARTIES	Super Green Air Control, LLC a/a/o Karen Roshell v. Universal Property and Casualty Insurance Company

TOPICS

- insurance coverage
- assignment and delegation
- statutory interpretation
- contract interpretation
- appellate procedure

PRACTICE AREAS

QUESTIONS PRESENTED

1. Whether the homeowner's assignment of benefits and related invoice satisfied the written, itemized, per-unit cost-estimate requirements of section 627.7152(2)(a)1.4., Florida Statutes (2022).
2. Whether the assignment and invoice could be construed together in pari materia to determine statutory compliance.
3. Whether the absence of an express number of service units rendered the assignment invalid.

HOLDINGS

1. The assignment of benefits and related invoice satisfied section 627.7152's statutory requirements and were not invalid or unenforceable.
2. The invoice's descriptions of Protocol and Clearance services were legally sufficient under section 627.7152.
3. The absence of an express number of units did not invalidate the assignment because the record showed no evidence of multiple units at the insured's address and the documents clearly contemplated a single service.

KEY QUOTATIONS

“We find that the AOB satisfied the statute, and reverse and remand for further proceedings on the Contractor’s claim.”

“The documents adequately complied with the statutory requirements.”

FACTUAL BACKGROUND

The insured home sustained Hurricane Sally damage in September 2020. The homeowner hired Super Green Air Control to test for mold and, if mold was found, clear the home, and executed an assignment of benefits authorizing the contractor to perform the work and bill Universal. The assignment referenced a same-day invoice identifying the insurer's claim number and listing Protocol and Clearance services with charges totaling \$1,790.

PROCEDURAL HISTORY

After a homeowner assigned benefits to Super Green Air Control for mold-testing and remediation-related services, the contractor sued Universal for payment. The county court dismissed the action, accepting Universal's argument that the assignment and accompanying invoice did not comply with section 627.7152, Florida Statutes. The First District Court of Appeal reversed and remanded for further proceedings.

DISPOSITION

reversed_and_remanded

REMAND INSTRUCTIONS

Remand for further proceedings on the contractor's claim.

CASES CITED

- Air Quality Experts Corp. v. Fam. Sec. Ins. Co., 351 So. 3d 32, 36 (Fla. 4th DCA 2022)
- Santiago v. Mauna Loa Inv., LLC, 189 So. 3d 752, 756 (Fla. 2016)
- Kidwell Grp., LLC v. Safepoint Ins. Co., 376 So. 3d 48, 51-52 (Fla. 4th DCA 2023)
- MVP Plumbing, Inc. v. Citizens Prop. Ins. Corp., 359 So. 3d 885, 885 (Fla. 3d DCA 2023)
- Well Done Mitigation, LLC v. Citizens Prop. Ins. Corp., 416 So. 3d 369-70 (Fla. 2d DCA 2025)

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