

SUPREME COURT OF FLORIDA

American Coastal Insurance Company v. Patios West One Condominium Association, Inc.

No. SC2024-0160 · No. SC2024-0160 · Decided May 15, 2025

SUMMARY

The Supreme Court of Florida dismissed its discretionary review of a Third District Court of Appeal decision involving American Coastal Insurance Company and Patios West One Condominium Association, Inc. The Court discharged jurisdiction after further consideration and oral argument, and stated that no motion for rehearing or clarification would be entertained.

CASE DETAILS

COURT	Supreme Court of Florida
WRITING FOR THE COURT	Per Curiam; Chief Justice Muñoz; Justice Canady; Justice Labarga; Justice Curiel; Justice Grosshans; Justice Francis; Justice Sasso
JURISDICTION	Supreme Court of Florida
DECIDED	May 15, 2025
DOCKET	SC2024-0160
DISPOSITION	dismissed
PROCEDURAL POSTURE	American Coastal Insurance Company sought discretionary review of a Third District Court of Appeal decision based on alleged express and direct conflict. The Supreme Court of Florida reconsidered the matter after oral argument, discharged jurisdiction, and dismissed the review proceeding.
PRECEDENTIAL VALUE	Published per curiam disposition concerning the Florida Supreme Court's exercise of discretionary jurisdiction.
PARTIES	American Coastal Insurance Company v. Patios West One Condominium Association, Inc.

TOPICS

[appellate jurisdiction](#)[appellate procedure](#)[insurance](#)[real estate](#)

PRACTICE AREAS

appellate procedure

insurance law

condominium law

QUESTIONS PRESENTED

1. Whether the Florida Supreme Court should retain discretionary review of the Third District Court of Appeal's decision based on express and direct conflict jurisdiction.

HOLDINGS

1. The Supreme Court of Florida exercised its discretion to discharge jurisdiction over the review proceeding and dismissed the proceeding.

KEY QUOTATIONS

“Upon further consideration, and with the benefit of oral argument, we exercise our discretion to discharge jurisdiction.” (2)

“Accordingly, we hereby dismiss this review proceeding.” (2)

FACTUAL BACKGROUND

The opinion concerns a dispute between American Coastal Insurance Company and Patios West One Condominium Association, Inc. arising from the Third District Court of Appeal's decision. The Florida Supreme Court's disposition turns exclusively on its discretionary appellate jurisdiction and does not discuss the underlying insurance or condominium facts.

PROCEDURAL HISTORY

The Third District Court of Appeal issued a decision in *Patios West One Condominium Ass’n, Inc. v. American Coastal Insurance Co.*, 388 So. 3d 893 (Fla. 3d DCA 2024), in Third District case number 3D2022-1895. The Florida Supreme Court initially accepted discretionary review based on express and direct conflict, but later exercised its discretion to discharge jurisdiction and dismissed the proceeding.

DISPOSITION

dismissed

CASES CITED

- *Patios West One Condominium Ass’n, Inc. v. American Coastal Insurance Co.*, 388 So. 3d 893 (Fla. 3d DCA 2024)

OPINION

American Coastal Insurance Company v. Patios West One Condominium Association, Inc.
PER CURIAM.

Supreme Court of Florida _____ No. SC2024-0160 _____
AMERICAN COASTAL INSURANCE COMPANY,

Petitioner, vs.

PATIOS WEST ONE CONDOMINIUM ASSOCIATION, INC.,

Respondent. May 15, 2025 PER CURIAM. We initially accepted discretionary review of the Third District Court of Appeal's decision in *Patios West One Condominium Ass'n, Inc. v. American Coastal Insurance Co.*, 388 So. 3d 893 (Fla. 3d DCA 2024), based on express and direct conflict. See art. V, § 3(b)(3), Fla. Const. Upon further consideration, and with the benefit of oral argument, we exercise our discretion to discharge jurisdiction. Accordingly, we hereby dismiss this review proceeding. No motion for rehearing or clarification will be entertained by the Court. See Fla. R. App. P. 9.330(d)(2). It is so ordered.

MUÑIZ, C.J., and CANADY, LABARGA, COURIEL, GROSSHANS,

FRANCIS, and SASSO, JJ., concur. Application for Review of the Decision of the District Court of Appeal Direct Conflict of Decisions Third District - Case No. 3D2022-1895 (Miami-Dade County) C. Ryan Jones and Scot E. Samis of Traub Lieberman Straus & Shrewsberry, LLP, St. Petersburg, Florida, for Petitioner Benjamin R. Alvarez, Leonardo H. Da Silva, and Paul B. Feltman of Alvarez, Feltman, Da Silva & Costa, PL., Miami, Florida, for Respondent Mark A. Boyle and Thomas E. Shepard of Boyle, Leonard & Anderson, P.A., Fort Myers, Florida; and Michael A. Cassel of Cassel & Cassel, P.A., Hollywood, Florida, for Amicus Curiae United Policyholders -2-