

GOLDEN BEACH, FLORIDA

RESOLUTION NO. 1089.98

A RESOLUTION OF THE TOWN COUNCIL OF THE TOWN OF GOLDEN BEACH, FLORIDA; SUPPORTING SWIFT PASSAGE OF SENATE BILL 1478 AND HOUSE BILL 3827 BY THE FLORIDA LEGISLATURE, PROVIDING FOR CONFLICTS; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, in August 1992, Hurricane Andrew viciously hit South Florida and became the costliest catastrophe in the history of the United States, causing \$30 billion in property damage, including \$16 billion of insured losses; and,

WHEREAS, an estimated 80,000 single-family homes, mobile homes and apartments or condominium units were severely damaged or destroyed, and at least 180,000 people were left homeless; and,

WHEREAS, many residents subsequently lost the private-market insurance coverage they will need to fully protect their homes and personal belongings in the event of another storm; and,

WHEREAS, six years later, many homeowners throughout Florida still do not have access to affordable, private insurance coverage – despite the many measures enacted by the state since Andrew to help reduce the industry's exposure to bankrupting losses, including creation of the Florida Hurricane Catastrophe Fund; and,

WHEREAS, this continuing lack of competition in the insurance marketplace of certain parts of the state is wreaking economic havoc on many of our communities; and,

WHEREAS, the insurance industry, under cloak of Andrew, still is pushing for higher

and higher premiums.

NOW, THEREFORE, BE IT RESOLVED BY THE TOWN COUNCIL OF THE TOWN OF GOLDEN BEACH, FLORIDA, AS FOLLOWS:

Section 1. That the Town of Golden Beach hereby request swift passage of Senate Bill 1478 and House Bill 3827.

Section 2. Severability. That the provisions of this Resolution are declared to be severable and if any section, sentence, clause or phrase of this Resolution shall, for any reason, be held to be invalid or unconstitutional, such decision shall not affect the validity of the remaining sections, clauses, sentences and phrases of this Resolution but they shall remain in effect, notwithstanding the invalidity of any part.

Section 3. Conflict. That all resolutions or parts of resolutions in conflict with this Resolution are hereby repealed to the extent of such conflict.

Section 4. Effective Date. That this Resolution shall become effective immediately upon approval of the Town Council.

The Motion to adopt the foregoing Resolution was offered by Councilmember Fistel, seconded by Vice Mayor Addicott and on roll call the following vote ensued:

Mayor Cuenca	<u>Aye</u>
Vice Mayor Addicott	<u>Aye</u>
Councilmember Chikovsky	<u>Aye</u>
Councilmember Fistel	<u>Aye</u>
Councilmember Rodriguez	<u>Aye</u>

PASSED AND ADOPTED by the Town Council of the Town of Golden Beach this 24th day of March, 1998.

ATTEST:



ROBERT JOHNSTON
INTERIM TOWN CLERK



MAYOR JUDY CUENCA

APPROVED AS TO FORM
AND LEGAL SUFFICIENCY



JON M. HENNING
TOWN ATTORNEY