IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT, IN AND FOR PINELLAS COUNTY, FLORIDA

CASE NO.: 24-002243-CI

LISA PANTINA,

Plaintiff,

v.

FLORIDA PENINSULA INSURANCE COMPANY,

Defendant.

_____/

ORDER DENYING PLAINTIFF'S MOTION FOR SUMMARY JUDGMENT AS TO DEFENDANT'S ELEVENTH (11TH) AFFIRMATIVE DEFENSE AND COUNTERCLAIM

This matter came before the Court on August 11, 2025, on Plaintiff's, Lisa Pantina's ("Plaintiff"), Motion for Summary Judgment as to Defendant's Eleventh (11th) Affirmative Defense and Counterclaim filed April 16, 2025 and Defendant's Response filed May 27, 2025. The Court having reviewed the filings and record, considered the arguments of counsel and being otherwise duly advised in the premises, it is hereby

ORDERED and **ADJUDGED**:

1. Plaintiff's Motion for Summary Judgment as to Defendant's Eleventh (11th) Affirmative Defense and Counterclaim is **DENIED**.
2. The loss occurred as a result of water that backed up through a sewer or drain.
3. The Policy is clear and unambiguous.
4. The Policy's Exclusion for Water Damage, which excludes water which backs up through sewers or drains is applicable to this loss.

5. Therefore, the Water Back Up and Sump Overflow Endorsement (FP 04 95 02 14), which replaces the Exclusion with $5,000.00 limited coverage for loss caused by water which backs up through sewers or drains is applicable to this loss.

DONE AND ORDERED in Pinellas County, Florida, this ___ day of _____, 2025.

Electronically Conformed 8/15/2025
Amy Williams

CIRCUIT COURT JUDGE
HONORABLE AMY WILLIAMS

Copies furnished to:
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