



5825 CORINTHIAN CONDOMINIUM

Volume 3 Issue 4

A Newsletter for the Residents of the The Corinthian Condominium Association, Inc.

December 2022

5825 CORINTHIAN Condominium Assoc., Inc.

5825 Collins Avenue
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5825CorinthianCondo

ASSOCIATION OFFICERS

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TreasurerOzzy Riverol
Secretary..... Margarita Mestres
Director Rich Nichols
Director Darielys Llanes
Director Derrick Attard
Director Philippe Lamery

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Genovev.Mendoza@FSRresidential.com
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Alejandro.Hernandez@FSRresidential.com

IMPORTANT NUMBERS

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24-hour Cust. Care .. 866-378-1099

OFFICE HOURS

Monday-Friday..... 9:00 AM - 5 PM
HolidaysCLOSED

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FROM THE MANAGER

This is our last newsletter for the year 2022. As the holidays are almost here, I want to thank Mrs. Maria Nichols and Mrs. Kathleen Levy for their generosity and compassion towards the less fortunate children, for who we were doing a Toy Drive. They were the only residents who supported our effort.

Once again, Margarita Mestres (Maggie) Board Secretary and Tony (maintenance employee) took the day to set the Hanukkah decorations and our beautiful tall Christmas tree at the lobby. From the exterior flowers, the lights on the palm trees and the lobby decorations, we all want to make sure your building looks beautiful during this wonderful time of the year for your enjoyment. May the peace, love, and joy of this season fill up your homes and your hearts. Wishing everyone a very prosperous year 2023.



Continued on page 2

Manager (cont. from page 1)

The modernization of our first elevator has been completed. We are scheduled for final inspection by the City on Monday 19th. Should everything go well, we will move to the modernization of the second one.

- Cleaning and painting the laundry rooms
- The marble floors were polished
- The hallway carpets cleaned
- Cleaning the parking garage
- Cleaning the building front entrance ramp



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**5825
Corinthian**



**This is the Loyal Team
working for your Association**

Property Manager	Genovev Mendoza
Administrative Assistant	Alejandro Hernandez (Alex)
Chief Engineer	Daniel Rizzi (Danny)
Maintenance	Antonio Mata (Tony)
Housekeeping Supervisor	Marbelis Saldivar
Housekeeping Attendant	Orlando Parra
Housekeeping Attendant	Brenda Flores
Front Desk & Valet Supervisor pm	Gonzalo Telaya
Front Desk Attendant am	Ramiro Aldecosea
Front Desk Attendant midnight	Fabio Arbelaez
Front Desk Attendant weekend	Jorge Perez
Valet Attendant am	Francisco Flor
Valet Attendant am/pm	Andres Ariza
Valet Attendant p/t pm	Farid Gonzalez
Valet Attendant weekend	Daniel Orpi

RECYCLING

Why is recycling important for the environment?

Recycling reduces the need to grow, harvest or extract new raw materials from the Earth. That in turn lessens the harmful disruption and damage being done to the natural world: fewer forests cut down, rivers diverted, wild animals harmed or displaced, and less pollution of water, soil and air.

Whether it's plastic, paper, or aluminum, the products & materials that can be used after they fulfill their original purpose are far from worthless. In fact, most materials have great recycling value. It is estimated that up to 75% of all the waste can be recycled or repurposed, a figure that how impactful the process can be **if done right**.

5825 Corinthian management works in conjunction with Waste Management to get the recycling container picked up twice a week. The recycling items in the laundry tanks are collected and brought down to the trash room, where properly recycled pieces are placed in the recycling tank and all others go straight to the regular trash. As the container gets dumped in the recycling truck, a video is recorded of what is being dumped. Every time they find a "contaminated item" we get charged extra for contaminating the collection. For this reason, if the residents using the recycling tanks do not follow the specific recycling instructions, they contaminate the collection and the housekeeping team does not have any other option but to put the collection in the regular trash. This week our janitorial team




was retrained and reminded of the procedures to follow for recycling, and I am reaching out to the residents requesting your help by not contaminating the recycling tanks, where we continuously find plants dirt, dirty dippers, dog poop, cigarettes & ashes, electronics, and food containers with left overs and contaminated. Please share with your housekeepers the information shared

today, so we can all work together recycling properly.

While at this subject, remember that on the first weekend of every month the City of Miami Beach allows you to dump for **FREE Bulk Trash and other recyclable items at their location on 75th Street and Dickens Avenue**. All you need is your valid picture ID.

Three Basic Rules

Knowing these rules and putting them into practice will help you recycle more efficiently. And it will help to ensure everything that makes it into your bin finds a second life.

		
<p>RULE 1</p> <p>Recycle bottles, cans, paper and cardboard.</p>	<p>RULE 2</p> <p>Keep food and liquid out of your recycling.</p>	<p>RULE 3</p> <p>No loose plastic bags and no bagged recyclables.</p>



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FROM OUR INSURANCE AGENT

Despite recent legislative reforms, Florida's property insurance market has continued to deteriorate. Since 2018, frivolous litigation, fraud, and unnecessary third-party claims involvement have led to ten insurer insolvencies, hundreds of thousands of policy cancellations and non-renewals, substantially higher premiums, and reduced coverages. Non-catastrophic litigated claims have been the primary cause of the market collapse and skyrocketing insurance costs.

Litigation Reforms

Even though Florida represents only eight percent of property insurance claims filed in the U.S., Florida accounts for nearly 80 percent of litigated property insurance claims in the U.S. What's worse is that the litigated claims do not benefit consumers. Between 2013 and 2020, Florida's insurers paid \$15 billion in claims costs. Of that, only eight percent was paid to consumers; 70 percent was paid to attorneys.

- ▶ **Repeal one-way attorney fee statutes:** Florida's one-way fee statutes have long incentivized frivolous litigation with no risk to attorneys looking to benefit financially, to the detriment of consumers.

CAT-Fund Reforms

Florida's Hurricane Catastrophe Fund was created to ensure that Florida's insurers had access to essential reinsurance coverage. As the global reinsurance market has hardened, reinsurance costs have become unaffordable, and coverage has become scarce. The high cost and scarcity of reinsurance coverage have threatened the financial stability of Florida's insurers.

- ▶ **Provide short-term reinsurance coverage options within the CAT-Fund.**

Insolvency Reforms

When an insurance company goes insolvent, insurance agents have 30 days to find new coverage for their consumer. In today's market, and with the condensed timeframe, insurance agents are left with few options and little time to shop the consumer's coverage.

Because of this, more and more policies are placed with Citizens as their only option.

- ▶ **Provide flexibility to the Office of Insurance Regulation to consider extending the 30-day cancellation period if market conditions are such that insurance agents will not have a reasonable opportunity to find coverage for consumers in the admitted market.**

Citizens Reforms

Currently, Citizens Property Insurance Corporation has over 1.1 million policies in force. Florida's efforts to depopulate Citizens have been stifled because of legislation passed in 2016 (HB 931), which allowed consumers to refuse any offer to leave Citizens.

- ▶ **Establish renewal criteria for Citizens' insureds:** Clarify that insureds can't remain with Citizens if they have an offer within 20 percent of Citizens' rates.
- ▶ **Require Citizens to charge actuarially sound rates:** Citizens' glide path has led to increased exposure to the state and has allowed Citizens to be amongst the most competitively priced insurers in the state.

Roof Coverage Reforms

A 2016 Florida Supreme Court opinion, *Sebo v. American Homes Assurance Co.*, opened the door for the "Free Roof Scam." The opinion repealed Florida's efficient proximate cause doctrine, thus allowing non-covered perils (wear and tear) to combine with covered perils (wind damage) when adjusting claims and requiring insurers to pay for a total roof replacement in most cases.

- ▶ **Provide a statutory remedy to Sebo:** Clarify that insurers are not required to provide coverage for uncovered damage.
- ▶ **Provide flexibility to insurers to offer Roof Value Schedule (RVS) Coverage:** This flexibility would apply to non-catastrophic losses with consideration of roof age and material.



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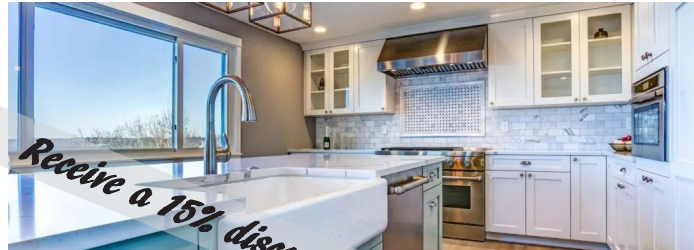
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