

IN THE DISTRICT COURT OF APPEAL OF THE STATE OF FLORIDA
FIFTH DISTRICT

NOT FINAL UNTIL TIME EXPIRES TO
FILE MOTION FOR REHEARING AND
DISPOSITION THEREOF IF FILED

TOWER HILL PRIME INSURANCE
COMPANY,

Appellant,

v.

Case No. 5D14-1363

DOUGLAS NEWELL AND RENEE
NEWELL,

Appellees.

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Opinion filed January 22, 2016

Appeal from the Circuit Court
for Orange County,
Donald E. Grincewicz, Judge.

Kara Berard Rockenbach and David A.
Noel, of Methe & Rockenbach, P.A., West
Palm Beach, for Appellant.

Mark A. Nation and Paul W. Pritchard, of
The Nation Law Firm, Longwood, for
Appellees.

PER CURIAM.

AFFIRMED. *See Citizens Prop. Ins. Corp. v. Munoz*, 158 So. 3d 671 (Fla. 2d DCA 2014) (holding that sinkhole endorsement to “all risks” homeowners insurance policy did not change underlying policy into “named perils” policy, and thus, insureds had burden of establishing that loss occurred during policy period, and if insured’s met that burden,

insurer then had burden of proving that loss resulted from excluded cause), *review denied*, SC15-414 (Fla. 2015); *Mejia v. Citizens Prop. Ins. Corp.*, 161 So. 3d 576, 578 (Fla. 2d DCA 2014) (explaining that fact that insured's sinkhole coverage was provided in endorsement to underlying homeowner's insurance policy did not change "all risks" nature of underlying policy; endorsement merely narrowed policy's earth movement exclusion; insurer had burden of proof to show that cause of property loss was excluded from coverage under policy's terms).

TORPY and EVANDER, JJ. concur.
BERGER, J., concurs in result only.