

# Third District Court of Appeal

## State of Florida

Opinion filed November 18, 2015.  
Not final until disposition of timely filed motion for rehearing.

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No. 3D14-1945  
Lower Tribunal No. 11-23508

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**Kevin Dowd,**  
Appellant,

vs.

**Geico General Insurance Company,**  
Appellee.

An Appeal from the Circuit Court for Miami Dade County, Beatrice Butchko, Judge.

Mandina & Ginsberg, and Marc R. Ginsberg, for appellant.

Cole, Scott & Kissane, and Scott A. Cole, for appellee.

Before ROTHENBERG, SALTER and SCALES, JJ.

PER CURIAM.

Affirmed.