

# **Third District Court of Appeal**

## **State of Florida**

Opinion filed November 23, 2016.  
Not final until disposition of timely filed motion for rehearing.

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No. 3D15-2753  
Lower Tribunal No. 14-14429

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**Marie Pharel and Jean Pharel,**  
Appellants,

vs.

**Heritage Property & Casualty Insurance Company,**  
Appellee.

An Appeal from the Circuit Court for Miami-Dade County, Thomas J. Rebull, Judge.

Kopelowitz Ostrow Ferguson Weiselberg Gilbert and John J. Shahady, for appellants.

Lydecker Diaz and Michelle Diverio, for appellee.

Before EMAS, FERNANDEZ and SCALES, JJ.

PER CURIAM.

Affirmed.