

# **Third District Court of Appeal**

## **State of Florida**

Opinion filed November 20, 2019.  
Not final until disposition of timely filed motion for rehearing.

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No. 3D18-1493  
Lower Tribunal No. 16-28010

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**Pierrot Pierre and Siannelia Pierre,**  
Appellants,

vs.

**Citizens Property Insurance Corporation,**  
Appellee.

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

Giasi Law, P.A., and Melissa A. Giasi (Tampa), for appellants.

Franklin Legal Group, P.A., and Jonathan D. Franklin, for appellee.

Before EMAS, C.J., and FERNANDEZ and LOGUE, JJ.

PER CURIAM.

Affirmed. See, e.g., Washington Nat. Ins. Corp. v. Ruderman, 117 So. 3d 943, 948 (Fla. 2013) (noting that insurance policy interpretation and construction is a question of law subject to de novo review; and reaffirming: “Where the language in an insurance contract is plain and unambiguous, a court must interpret the policy in accordance with the plain meaning so as to give effect to the policy as written”); Travelers Indem. Co. v. PCR, Inc., 889 So. 2d 779, 785 (Fla. 2004) (holding that, in construing the terms of an insurance policy, courts “begin by looking to the language of the policy. If the language used in an insurance policy is plain and unambiguous, a court must interpret the policy in accordance with the plain meaning of the language used so as to give effect to the policy as it was written”).