

NOT FINAL UNTIL TIME EXPIRES
TO FILE REHEARING MOTION
AND, IF FILED, DISPOSED OF.

IN THE DISTRICT COURT OF APPEAL
OF FLORIDA
THIRD DISTRICT
JULY TERM, A.D. 2001

ALICIA VILLA, etc.,	**	
Appellant,	**	
vs.	**	CASE NO. 3D01-1585
FLORIDA RESIDENTIAL PROPERTY	**	LOWER
AND CASUALTY JOINT	**	TRIBUNAL NO. 99-19804
UNDERWRITING ASSOC.,	**	
Appellee.	**	

Opinion filed December 12, 2001.

An Appeal from the Circuit Court for Miami-Dade County, Paul Siegel, Judge.

Silver & Silver, and Ira Silver, for appellant.

Powers, McNalis & Moody; and Anna D. Torres, for appellee.
Before COPE, FLETCHER, and RAMIREZ, JJ.

PER CURIAM.

We affirm the granting of summary judgment in favor of the insurer because the policy in question expired sixteen hours before the incident giving rise to the claim occurred. However, our holding is limited, as is the trial court's order, to policy number

FFF-0018818-05 21, and is without prejudice to the plaintiff to bring further action if she can show that the insurer failed to comply with the requisite statutory notice of non-renewal or failed to send a timely request for payment on the renewal.