

**IN THE CIRCUIT COURT OF THE THIRTEENTH JUDICIAL CIRCUIT  
IN AND FOR HILLSBOROUGH COUNTY, FLORIDA**

**EDISON KENNEDY, LLC,  
a Florida Limited Liability Company,**

**Plaintiff,**

**CASE NO.:  
DIVISION:**

v

**SCOTTSDALE INSURANCE COMPANY,  
an Ohio insurance company authorized to do  
business in the State of Florida,**

**Defendant.**

\_\_\_\_\_ /

**COMPLAINT AND DEMAND FOR JURY TRIAL**

COMES NOW, Plaintiff, EDISON KENNEDY, LLC, a Florida Limited Liability Company (“Edison”), by and through its undersigned counsel, sues the Defendant, SCOTTSDALE INSURANCE COMPANY, an insurance company authorized to do business in the State of Florida (“Underwriter”).

**PARTIES**

1. At all relevant times, Edison is a limited liability company authorized to do business in the State of Florida, owns, operates, manages and/or controls restaurants known as Edison Hospitality, LLC located at 912 West Kennedy Blvd., Tampa, FL 33606 and 615 Channelside Dr. Unit 11 & 12 Tampa, FL 33602.

2. At all relevant times, Underwriter is an Ohio insurance corporation authorized to do business in Florida offering insurance policies in the State of Florida.

3. Underwriter issued a policy number CPS3290609 to Edison for the period of October 29, 2019 through October 29, 2020.<sup>1</sup>

**JURISDICTION AND VENUE**

\_\_\_\_\_ <sup>1</sup> The policy which contains over 200 pages is being referred to herein and a copy will be provided to Defendant if they so request.

4. This Court has subject matter jurisdiction over the matters alleged herein.

5. This is a cause of action for Declaratory Judgment and damages wherein the amount in controversy is currently more than \$30,000.00 inclusive of interest, cost, and attorney's fees.

6. Venue is proper in this Court because the acts and/or omission complained of took place, in whole or in part, within the venue of this Court.

### **FACTUAL BACKGROUND**

7. On or about October 29, 2019, Underwriter entered into an insurance contract with Edison whereby Edison agreed to make payments to Underwriter in exchange for Underwriter's promise to indemnify Edison for losses, including, but not limited to, business income loss on its property.

8. Edison are well-known restaurants in Tampa, Florida. The restaurants are open 361 days a year between hours of 11:30 a.m. to 2:30 p.m., then 5:00 p.m. to 10:00 p.m. on Monday through Sunday. The restaurants are located at 912 West Kennedy Blvd., Tampa, FL 33606 and 615 Channelside Dr. Unit 11 & 12 Tampa, FL 33602. These addresses are listed as an Insured Property under the Policy.

9. The policy is current and in full effect providing property, business personal property, business income and extra expense, and additional coverages.

10. Edison faithfully paid policy premiums to Underwriter specifically to provide additional coverages under the property in the event of business closure by order of Civil Authority. Loss of business Income and operating expenses is specifically covered under the policy, and governmental suspension as a result of COVID-19 is not specifically excluded.

11. On March 1, 2020, Governor of the State of Florida issued Executive Order 20-51 directing the Florida Department of Health to issue a Public Health Emergency. On March 1, 2020, the State of Florida Surgeon General and State Health Officer declared a Public Health Emergency exists in the State of Florida as a result of COVID-19.

12. On March 6, 2020, President Donald J. Trump and the Center for Disease Control and Prevention (“CDC”) issued the “15 Days to Slow the Spread” guidance advising individuals to adopt far-reaching social distancing measures such as avoiding gatherings of more than 10 people, and in states with evidence of community spread, recommending restrictions to certain establishments conducive to mass gatherings and congregations.

13. On March 9, 2020 the Governor of the State of Florida issued Executive Order Number 20-52, declaring that a state of emergency exists throughout the State of Florida as a result of the spread of the COVID-19 virus and its imminent threat to health and welfare of the citizens of Florida.

14. On March 12, 2020, the Hillsborough County Emergency Policy Group did convene and issue its Executive Order declaring a local state of emergency for all of Hillsborough County, which Order was extended by the Emergency Policy Group on March 19, 2020, and again on March 26, 2020.

15. On March 17, 2020, the policy issued Edison was in effect, Governor Ron DeSantis ordered all bars and restaurants in the state of Florida, including Edison, to close for 30 days in response to the COVID-19 pandemic. This governmental suspension of business had a devastating effect on Edison’s business.

16. On March 17, 2020 the Governor of the State of Florida issued Executive Order Number 20-68, placing restrictions on certain businesses and public gathering locations throughout the State of Florida as a result of the spread of the COVID-19 virus and its imminent threat to health and welfare of the citizens of Florida.

17. On March 20, 2020, Administrator Order Number 20-05 entitled Hillsborough County Administrator Order Updating COVID-19 Limitations for Establishments and Gatherings was issued and remains effective, incorporating by reference the Governor's Executive Orders 20-68 and 20-71, specifies all public or private gatherings, including community, civic, public leisure, faith-based events, sporting events, concerts and any similar

events that bring together more than 10 people in a single room, single space, or any venue, at the same time are prohibited.

18. On March 26, 2020, the Emergency Policy Group did convene and issue an Executive Order Of The Hillsborough County Emergency Policy Group Safer-At-Home Order In Response To A County Wide Threat From The COVID-19 Virus.

19. On March 27, 2020, the Executive Order of The Hillsborough County Emergency Policy Group Safer-At-Home Order In Response To A County Wide Threat From The COVID-19 Virus was entered (“Administrative Order”).

20. On March 29, 2020 the President extended such guidance to be in effect until April 30, 2020.

21. On March 30, 2020, the Emergency Policy Group did convene and agree to amend Section 9 of its Safer-At-Home Order to include drivers of commercial trucks and agriculture-related workers.

22. On March 31, 2020, the President updated the guidance resuming its “30 Days to Slow the Spread”, and along with the White House Coronavirus Task Force urging Americans to continue to adhere to the guidelines and expand community mitigation efforts.

23. The above referred to Orders by the President of the United States, the State of Florida and local government authority jointly and severally referred herein as to “Government Orders”. The Government Orders found that in part provided whereas, there is reason to believe that COVID-19 is spread amongst the population by various means of exposure, including the propensity to spread person to person and the propensity to attach to surfaces for prolonged periods of time thereby creating a dangerous physical condition spreading from surface to person and causing increased infections to persons, and also **creating property or business income loss and damage in certain circumstances.** [Emphasis added.]

24. The Government Orders was issued because of the propensity of COVID-19 to spread from person to person causing widespread infection and loss of life, and also because

COVID-19 is causing property damage and business income loss due to its proclivity to attach to surfaces for prolonged periods of time and thereby creating a dangerous physical condition.

25. As a governmental civil authority action, it is necessary to impose the regulations and restrictions set forth herein in response to the dangerous physical conditions that currently exists and to stop the COVID-19 virus from spreading.

26. The March 27, 2020 Administrative Order was amended by Executive Order of the Hillsborough County Emergency Policy Group Safer-At-Home Order In Response To A County Wide Threat From The COVID-19 Virus on April 1, 2020 (“April 1 Administrative Order”).

27. The April 1 Administrative Order provides in part:

“**WHEREAS**, Hillsborough County must continue to take emergency action to lessen the spread of COVTD-19; and

**WHEREAS**, there is reason to believe that COVID-19 is spread amongst the population by various means of exposure, including the propensity to spread person to person and the propensity to attach to surfaces for prolonged periods of time thereby creating a dangerous physical condition spreading from surface to person and causing increased infections to persons, and also creating property or business income loss and damage in certain circumstances; and

**WHEREAS**, this Executive Order is being issued because of the propensity of COVID-19 to spread from person to person causing widespread infection and loss of life, and also because **COVID-19 is causing property damage and business income loss due to its proclivity to attach to surfaces for prolonged periods of time and thereby creating a dangerous physical condition; and** (Emphasis added)

**WHEREAS**, as a governmental civil authority action, it is **necessary to impose the regulations and restrictions set forth herein in response to the dangerous physical conditions that currently exists and to stop the COVID-19 virus from spreading; and**” (Emphasis added.)

28. On or about March 20, 2020, Edison notified Underwriter of the loss, provided all details surrounding the loss, and permitted Underwriter with the opportunity to investigate and adjust the loss. Edison further requested that Underwriter pay all benefits owed under the policy for the COVID-19 governmental suspension of business.

29. On April 2, 2020, Governor DeSantis further ordered a state-wide “stay at home” order for the entire State of Florida in response to the COVID-19 pandemic for an additional 30 days, which further harmed Counter Culture’s business.

30. On April 3, 2020, Underwriter denied Edison’s claim and refused to pay benefits under the policy of insurance. A true and correct copy of the claim denial letter is attached as **Exhibit “1”**.

31. The policy is an all-risk policy as it provides that covered causes of loss under the policy means direct physical loss or direct physical damage unless the loss is specifically excluded or limited in the policy.

32. The Government Order does not specifically exempt restaurants and has caused a shutdown of Counter Culture’s business operations. As a direct and proximate result of this Order, access to the Insured Properties has been specifically prohibited.

33. As a further direct and proximate result of the Government Orders, Edison has been forced to furlough all of its employees.

34. The virus is physically impacting public and private property, and physical spaces in cities around the world and the United States. Any effort by Underwriter to deny the reality that the virus causes physical loss and damage would constitute a false and potentially fraudulent misrepresentation that could endanger policyholders and the public.

35. Edison has a bona fide, actual and present need for a declaration and construction of the policy of insurance, its status, rights, and privileges, and Underwriter’s obligation to provide coverage to Counter Culture under the policy of insurance, including its primary coverage and all coverage extensions, including the applicable coverage triggers under the policy “including but not limited to property damage and loss of income damages”.

36. Edison has substantial property damages, business income, and extra expense losses caused by the above mentioned actions by civil authority.

37. The Underwriter has failed to pay Edison's claims. Underwriter has material breached the terms and conditions of its policy.

38. A bona fide, actual, and present dispute exists as to Edison's rights and Underwriter's obligations under the policy of insurance and this suit is not just a request for legal advice.

39. Edison has become obligated to retain counsel to represent it in this insurance dispute and Underwriter is required to pay Counter Culture's reasonable attorney's fees pursuant to F.S. §627.428.

#### **COUNT I – DECLARATORY JUDGMENT**

40. Edison re-alleges and incorporates paragraphs 1 through 39 fully set forth herein and every allegation set forth in each and every paragraph of this Complaint.

41. An actual controversy has arisen between Edison and Underwriter as to the rights, duties, responsibilities and obligations of the parties in that Edison contends and, on information and belief, Underwriter's dispute and deny, that: (1) the Order constitutes a prohibition of access to Edison's Insured Premises; (2) the prohibition of access by the Order is specifically prohibited access as defined in the Policy; (3) the Order triggers coverage because the policy does not include an exclusion for a viral pandemic and actually extends coverage for loss or damage due to virus; and (4) the policy provides coverage to Edison for any current and future civil authority closures of restaurants in Hillsborough County due to physical loss or damage from the Coronavirus under the Civil Authority coverage parameters and the policy provides business income coverage in the event that Coronavirus has caused a loss or damage at the insured premises or immediate area of the insured premises. Resolution of the duties,

responsibilities and obligation of the parties is necessary as no adequate remedy at law exists and a declaration of the Court is needed to resolve the dispute and controversy.

42. Edison seeks a Declaratory Judgment to determine whether the Order constitutes a prohibition of access to Edison's Insured Premises by a Civil Authority as defined in the Policy.

43. Edison further seeks a Declaratory Judgment to affirm that the Order triggers coverage because the policy does not include an exclusion for a viral pandemic and actually extends coverage for loss or damage due to virus.

44. Edison further seeks a Declaratory Judgment to affirm that the policy provides coverage to Edison for any current and future civil authority closures of restaurants in Hillsborough County due to physical loss or damage from the Coronavirus and the policy provides business income coverage in the event that Coronavirus has caused a loss or damage at the insured premises.

#### **PRAYER FOR RELIEF**

WHEREFORE, Edison requests that the court declare and construe the policy of insurance and enter its declaratory judgment as follows:

a. declare that the policy issued by Underwriter to Edison provides coverage for the losses stemming from the COVID-19 governmental suspension of business operations for business income, extra expense, and all other coverage extensions up to the limits of the policy;

b. grant further and supplementary relief based on the declaratory judgment and after adjudication of the rights of the parties, when necessary and proper, and, after notice to Underwriter, require Underwriter to show cause why further relief should not be granted forthwith;



c. enter final declaratory judgment in Edison's favor and against Underwriter for all declaratory and supplemental relief within the declaratory jurisdiction of this court, including taxing costs of suit, prejudgment interest, and a reasonable attorney's fee as part of that declaratory judgment.

**COUNT II**

45. This is an action for damages herein the amount in controversy is currently more than \$30,000.00 inclusive in interest, cost and attorney's fees.

46. Edison re-alleges and incorporates paragraphs 1 through 39 fully set forth herein and every allegation set forth in each and every paragraph of this Complaint.

47. Underwriter's breached its contract with Edison by its failure to honor Edison's demand for payment. Underwriter's breach of its insurance contract has considerable damages to Edison. Edison has complied with all conditions preceding.

WHEREFORE, Edison demands judgement against Underwriter for damages, taxable interest, taxable costs of suit, pre-judgment interest, any reasonable attorney fees, and award such other relief as this court considers just.

**JURY TRIAL DEMAND**

Pursuant to Article I, §22, Florida Constitution, Plaintiff, Edison, hereby demands a trial by jury on all causes of action to which the Edison is so entitled.

Dated this 12th day of May, 2020.

**CURRY LAW GROUP, P.A.**

BY: 

**CLIFTON C. CURRY, JR., ESQUIRE**

[CCCSservice@currylawgroup.com](mailto:CCCSservice@currylawgroup.com)

[Clif.Curry@currylawgroup.com](mailto:Clif.Curry@currylawgroup.com)

Florida Bar No.: 0338915

**ROBIN S. TRUPP, ESQUIRE**

[RSTService@currylawgroup.com](mailto:RSTService@currylawgroup.com)

Robin.Trupp@currylawgroup.com  
Florida Bar No.: 314528  
Copy to: Beth.Musolino@currylawgroup.com  
Curry Law Group, P.A.  
P.O. Box 1143  
Brandon, Florida 33509-1143  
(813) 653-2500/bm  
Attorney for Plaintiff