



ADDITIONAL LIVING EXPENSE

A Florida Policyholder's Guide to ALE / Loss-of-Use Coverage After a Hurricane

Educational insights from William "Chip" F. Merlin, Jr., Esq.,
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WHAT IS ADDITIONAL LIVING EXPENSE (ALE) COVERAGE?

Additional Living Expense coverage – sometimes called ALE, Loss of Use, or Coverage D – is the part of a homeowners policy that may reimburse the reasonable increase in your normal living costs while your home is repaired or rebuilt after a covered loss makes it not reasonably livable.

ALE MAY HELP COVER:

- Temporary housing: hotel, short-term rental or lease
- Increased meal costs above your normal budget
- Added mileage and transportation
- Storage for salvaged belongings
- Pet boarding
- Laundry
- Utility setup at a temporary residence

ALE GENERALLY DOES NOT COVER:

- Your normal, pre-loss cost of living
- Costs unrelated to the loss making the home unlivable
- Repairs or rebuilding costs themselves (a separate coverage)
- Displacement caused only by flood, if flood is excluded from your homeowners policy

These are general categories. Your specific policy language controls what is and is not reimbursable.

HOW LONG DOES ALE LAST IN FLORIDA?

Your policy sets your ALE limit and any time limit. Many policies express ALE as a percentage of the dwelling limit, and some add a time limit. Check your declarations page for both, and ask your insurer to confirm them in writing.

A longer time period is not the same as unlimited dollars. Your ALE limit and any sublimits still apply.

HURRICANE TIP

If a civil authority order, such as a mandatory evacuation or road closure, kept you out of your home, ask whether your policy's civil authority or loss-of-use terms cover that period. Keep a copy of the order.

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FLORIDA ALE QUICK-REFERENCE

TOPIC	GENERAL RULE	NOTE
ALE limit	Set by your policy; often a percentage of the dwelling limit	Check declarations page
ALE time limit	Set by your policy	Some policies cap months; some cap dollars only
Insurer response to your ALE request	Acknowledge within 7 days	§627.70131(1)
Pay or deny the claim	Within 60 days of notice	§627.70131(7)
Reporting additional ALE costs later	Supplemental claim within 18 months of date of loss	§627.70132

General information only, not legal advice. Confirm your ALE limit, duration and sublimits with your policy or a qualified professional.

KEEP RECORDS OF EVERY DISPLACEMENT EXPENSE

Hotel or rental receipts and lease; meal receipts (track the amount above your normal grocery and dining costs); mileage logs; storage receipts; pet boarding invoices; laundry; utility setup fees; and any other cost you would not have had but for the displacement.

SIMPLE ALE EXPENSE TRACKER

DATE	EXPENSE TYPE	AMOUNT	RECEIPT SAVED?
			☐ Yes ☐ No
			☐ Yes ☐ No
			☐ Yes ☐ No

QUESTIONS TO ASK YOUR INSURER ABOUT ALE

- What is my ALE limit, and does my policy set a time limit?
- Is an advance available now for temporary housing and urgent needs?
- What documentation do you need to reimburse an ALE expense?
- Will you confirm my ALE limit and any sublimits in writing?
- What happens to ALE if repairs are delayed by contractor or permit backlogs after the storm?

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