

# Lawsuit says Windhaven Insurance doesn't pay full auto benefits

By [Malena Carollo](#)



A Miami man is suing Windhaven Insurance, a growing player in the auto insurance space, saying the company regularly fails to cover its obligated full cost of a stolen or destroyed car. Windhaven offers coverage in Tampa Bay. Pictured is a car accident in St. Petersburg in 2011. [DIRK SHADD | Times, 2011]

A Miami man is suing Windhaven Insurance, a growing player in the auto insurance industry, saying the company regularly fails to cover its obligated full cost of a stolen or destroyed car. Doral-based Windhaven offers coverage in Tampa Bay.

According to the lawsuit, which is seeking class-action status, Windhaven is supposed to pay sales tax on the value of the insured car after it is destroyed or stolen. But instead, the suit says, the insurer requires customers to submit a second claim for such payment, and then only pays tax on the often-less-expensive replacement vehicle.

The suit is seeking damages, attorney fees and for the court to require Windhaven to pay sales tax on the vehicle its customers take out a policy on.

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