

**522F.16 Appraisal award.**

1. An appraiser and umpire shall act with due diligence in achieving an appraisal award.
2. An insurer's payment of an appraisal award to an insured shall be subject to the limits of coverage, and other terms and conditions of the insured's policy, including reductions for deductibles and prior payments. The insurer shall provide the insured with an itemized and detailed written explanation of the payment of the settlement, including an explanation of any item that is specifically denied under the terms of the policy. Unless otherwise agreed upon by the parties in writing, an appraisal award shall be binding and paid by the insurer within sixty calendar days of the written itemized award being submitted to the insurer.
3. An insurer's motion to vacate an appraisal award for good cause shall be filed within thirty calendar days from the date the insurer receives the written itemized award in the court of record.

[2025 Acts, ch 28, §71](#)

Referred to in [§522F.13](#)

NEW section