

HB 507

2015

1 A bill to be entitled
2 An act relating to property insurance; amending s.
3 627.711, F.S.; deleting certain responsibilities of
4 the Financial Services Commission relating to uniform
5 mitigation verification inspections; prohibiting an
6 insurer from providing windstorm premium discounts for
7 certain policyholders; providing an effective date.

8

9 Be It Enacted by the Legislature of the State of Florida:

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11 Section 1. Subsection (2) of section 627.711, Florida
12 Statutes, is amended to read:

13 627.711 Notice of premium discounts for hurricane loss
14 mitigation; uniform mitigation verification inspection form.—

15 (2) (a) The Financial Services Commission shall develop by
16 rule a uniform mitigation verification inspection form that
17 shall be used by all insurers when submitted by policyholders
18 for the purpose of factoring discounts for wind insurance. In
19 developing the form, the commission shall seek input from
20 insurance, construction, and building code representatives.
21 ~~Further, the commission shall provide guidance as to the length~~
22 ~~of time the inspection results are valid.~~ An insurer shall
23 accept as valid a uniform mitigation verification form signed by
24 the following authorized mitigation inspectors:

25 1. A home inspector licensed under s. 468.8314 who has
26 completed at least 3 hours of hurricane mitigation training

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27 approved by the Construction Industry Licensing Board which
28 includes hurricane mitigation techniques and compliance with the
29 uniform mitigation verification form and completion of a
30 proficiency exam;

31 2. A building code inspector certified under s. 468.607;

32 3. A general, building, or residential contractor licensed
33 under s. 489.111;

34 4. A professional engineer licensed under s. 471.015;

35 5. A professional architect licensed under s. 481.213; or

36 6. Any other individual or entity recognized by the
37 insurer as possessing the necessary qualifications to properly
38 complete a uniform mitigation verification form.

39 (b) An insurer may, but is not required to, accept a form
40 from any other person possessing qualifications and experience
41 acceptable to the insurer.

42 (c) An insurer may not provide windstorm premium discounts
43 for policyholders if the uniform mitigation verification
44 inspection form was completed more than 5 years before the end
45 of the current policy period.

46 Section 2. This act shall take effect July 1, 2015.