

1 A bill to be entitled
 2 An act relating to prohibited property insurance
 3 practices; creating s. 455.2278, F.S.; providing
 4 grounds for the discipline of licensees of various
 5 professions and occupations regulated by the
 6 Department of Business and Professional Regulation;
 7 providing an effective date.

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

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 11 Section 1. Section 455.2278, Florida Statutes, is created
 12 to read:

13 455.2278 Prohibited property insurance practices.—A
 14 licensee commits a violation for which disciplinary action may
 15 be taken pursuant to s. 455.227(2) if the licensee:

16 (1) Directly or indirectly offers, delivers, receives, or
 17 accepts any compensation, inducement, or reward for the referral
 18 of any business for which property insurance proceeds are
 19 payable;

20 (2) Interprets or advises an insured regarding coverages
 21 or duties under the insured's property insurance policy or
 22 adjusts a property insurance claim on behalf of the insured,
 23 unless the licensee holds an unencumbered license as a public
 24 adjuster pursuant to part VI of chapter 626. However, the
 25 licensee may discuss or explain a bid for construction or repair
 26 of covered property with the residential property owner who has

27 suffered loss or damage covered by a property insurance policy,
28 or the insurer of such property, if the licensee is doing so for
29 the usual and customary fees applicable to the work to be
30 performed as stated in the contract between the licensee and the
31 insured; or

32 (3) Fails to provide an insured with a good faith
33 estimate, which is detailed and itemized, of the cost of
34 services and materials to be provided for repairs undertaken
35 pursuant to a property insurance claim before the agreement
36 authorizing such repairs is executed. A licensee does not commit
37 a violation of this subsection if, as a result of the process of
38 adjusting the claim with the insurer, the actual cost of repairs
39 differs from the initial estimate.

40 Section 2. This act shall take effect July 1, 2016.