

THE FLORIDA SENATE
2026 SUMMARY OF LEGISLATION PASSED
Committee on Banking and Insurance

CS/SB 772 — Limited Licenses for Portable Electronics or Eyewear Insurance

by Banking and Insurance Committee and Senator Burgess

CS/SB 772 expands the scope of limited insurance agent licenses issued to qualified applicants for the limited line of portable electronics to include eyewear insurance. The bill specifies that such license does not require a licensee to sell both portable electronics and eyewear, and includes statutory construction to clarify that two separate licenses are not required to sell, or offer for sale, portable electronics or eyewear insurance.

The bill includes limited licenses as agents for eyewear to the list of those exempt from examination requirements and knowledge, experience, or instruction requirements. The bill also extends claims processing exemptions specifically for portable electronic device insurance claims to eyewear insurance claims.

The bill defines the term “eyewear” to include smart glasses and nonelectronic glasses, and the term “nonelectronic eyewear” is defined to include prescription and nonprescription glasses and sunglasses. The bill amends the definition of “portable electronics” to modernize the definition to include newer technologies. The bill removes the obsolete definition of the term “portable electronics transaction.”

If approved by the Governor, or allowed to become law without the Governor's signature, these provisions take effect on July 1, 2026.

Vote: Senate 36-0; House 113-0