

By Representative Stabins

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A bill to be entitled

An act relating to uninsured motorist motor vehicle insurance; amending s. 627.727, F.S.; limiting the amount of damages recoverable in certain actions; providing an effective date.

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

Section 1. Subsection (10) of section 627.727, Florida Statutes, is amended to read:

627.727 Motor vehicle insurance; uninsured and underinsured vehicle coverage; insolvent insurer protection.--

(10) The damages recoverable from an uninsured motorist carrier in an action brought under s. 624.155 shall include those damages which are the natural, proximate, probable, or direct consequence of the insurer's bad faith ~~the total amount of the claimant's damages, including the amount in excess of the policy limits,~~ any interest on unpaid benefits, reasonable attorney's fees and costs, and any damages caused by a violation of a law of this state. ~~The total amount of the claimant's damages is recoverable whether caused by an insurer or by a third-party tortfeasor.~~

Section 2. This act shall take effect October 1, 1997.

HOUSE SUMMARY

Limits damages recoverable from an uninsured motorist carrier in a civil action to damages which are the natural, proximate, probable, or direct consequence of an insurer's bad faith. See bill for details.