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2 An act relating to international health  
3 insurance policies sold at airports; creating  
4 s. 624.123, F.S.; providing definitions;  
5 authorizing licensed agents to sell  
6 international health insurance policies to  
7 residents of foreign countries at international  
8 airports; requiring a specified disclaimer;  
9 providing exemptions from regulation under the  
10 Insurance Code; specifying applicable  
11 provisions; repealing 624.478, F.S., relating to  
12 the use of licensed agents; providing an  
13 effective date.

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

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17 Section 1. Section 624.123, Florida Statutes, is  
18 created to read:19 624.123 Certain international health insurance  
20 policies; exemption from code.--21 (1) International health insurance policies and  
22 applications may be solicited and sold in this state at any  
23 international airport to a resident of a foreign country. Such  
24 international health insurance policies shall be solicited and  
25 sold only by a licensed health insurance agent and unwritten  
26 only by an admitted insurer. For purposes of this subsection:27 (a) "International airport" means any airport in  
28 Florida with U. S. Customs service, which enplanes more than 1  
29 million passengers per year.30 (b) "International health insurance policy" means  
31 health insurance, as defined in s. 627.6561(5)(a)2., which is

1 offered to an individual, covering only a resident of a  
2 foreign country on an annual basis.

3 (c) "Resident of a foreign country" does not include  
4 any United States citizen, any natural person maintaining his  
5 or her residence in this country, or any natural person  
6 staying in this state continuously for more than 120 days.

7 (2) Any international health insurance policy sold,  
8 and any application provided, to residents of foreign  
9 countries pursuant to this subsection shall contain the  
10 following conspicuous, boldfaced disclaimer in at least 12  
11 point type: "This individual health insurance policy may be  
12 sold only to a person not a resident of the United States.  
13 This policy does not comply with coverage, underwriting, and  
14 other provisions of the Florida Insurance Code, and must  
15 comply with coverage, underwriting, and other insurance  
16 regulatory provisions of your country of residence."

17 (3) Any insurer underwriting international health  
18 insurance policies pursuant to this subsection is subject to  
19 all applicable provisions of the Insurance Code, except as  
20 otherwise provided in this subsection. International health  
21 insurance policies are not subject to any form approval, rate  
22 approval, underwriting restrictions, guaranteed availability,  
23 or coverage mandates provided in the Insurance Code. Health  
24 insurance agents who are licensed and appointed pursuant to  
25 chapter 626 may solicit, sell, effect, collect premium on, and  
26 deliver international health insurance policies in accordance  
27 with this section. Solicitation or sale of an international  
28 health insurance policy to a U. S. citizen or to a natural  
29 person not a resident of a foreign country is a willful  
30 violation of the provisions of s. 626.611.

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1           (4) Any international health insurance policy or  
2 application solicited, provided, entered into, issued, or  
3 delivered pursuant to this subsection is exempt from all  
4 provisions of the Insurance Code, except that such policy,  
5 contract, or agreement is subject to the provisions of ss.  
6 624.155, 624.316, 624.3161, 626.951, 626.9511, 626.9521,  
7 626.9541, 626.9551, 626.9561, 626.9571, 626.9581, 626.9591,  
8 626.9601, 627.413, 627.4145, 627.428, and 627.6043.

9           Section 2. Section 624.478, Florida Statutes, is  
10 repealed.

11           Section 3. This act shall take effect upon becoming a  
12 law.

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