

By Senator Diaz-Balart

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A bill to be entitled
An act relating to automobile insurance;
amending s. 627.739, F.S.; allowing insureds to
elect multiple personal injury protection
policy limitations and receive appropriate
premium reductions; providing an effective
date.

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

Section 1. Subsection (1) of section 627.739, Florida
Statutes, is amended, and subsections (5) and (6) are added to
that section, to read:

627.739 Personal injury protection; optional
limitations; deductibles.--

(1) The named insured may elect a deductible to apply
to the named insured alone or to the named insured and
dependent relatives residing in the same household, but may
not elect a deductible to apply to any other person covered
under the policy. Any person electing a deductible or modified
coverage, or a combination thereof, or subject to such
deductible or modified coverage as a result of the named
insured's election, shall have no right to claim or to recover
any amount so deducted from any owner, registrant, operator,
or occupant of a vehicle or any person or organization legally
responsible for any such person's acts or omissions who is
made exempt from tort liability by ss. 627.730-627.7405.

(5) Insureds may not be prevented from electing two or
more optional limitations. Each election made by the named
insured under this section shall result in an appropriate
reduction of premium associated with that election.

1 (6) All such offers must be made in a clear and
2 unambiguous manner at the time the initial application is
3 taken and before each renewal, and shall indicate that a
4 premium reduction will result from each election.

5 Section 2. This act shall take effect July 1, 1999.

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8 SENATE SUMMARY

9 Provides that insureds may elect multiple policy
10 limitations in certain personal injury protection
11 coverages, and receive appropriate premium reductions.