

By Representative Cosgrove

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A bill to be entitled
An act relating to the Florida Windstorm
Underwriting Association; prohibiting the
association from requiring flood insurance
under certain circumstances; authorizing
certain premium reductions under certain
circumstances; providing an effective date.

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

Section 1. The Florida Windstorm Underwriting
Association shall not require flood insurance coverage as a
precondition to policyholder or applicant eligibility for
coverage by the association; however, the association may
offer to reduce policy premiums for any policyholder or
applicant who has flood insurance coverage.

Section 2. This act shall take effect upon becoming a
law.

HOUSE SUMMARY

Prohibits the Florida Windstorm Underwriting Association
from requiring flood insurance coverage as a precondition
to policyholder or applicant eligibility for coverage by
the association but authorizes the association to offer
reduced policy premiums if a policyholder or applicant
has flood insurance coverage.