

By Representative Sorensen

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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.

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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.