



HB 1067

2003

1 A bill to be entitled

2 An act relating to communications equipment property  
3 insurance; amending s. 626.321, F.S.; including  
4 certificates under a group master policy in an  
5 authorization to sell under a license; exempting certain  
6 communications equipment property insurance licensees from  
7 certain fingerprinting requirements; providing an  
8 effective date.

9  
10 Be It Enacted by the Legislature of the State of Florida:

11  
12 Section 1. Paragraph (i) of subsection (1) and subsection  
13 (3) of section 626.321, Florida Statutes, are amended to read:

14 626.321 Limited licenses.--

15 (1) The department shall issue to a qualified individual,  
16 or a qualified individual or entity under paragraphs (c), (d),  
17 (e), and (i), a license as agent authorized to transact a  
18 limited class of business in any of the following categories:

19 (i) *In-transit and storage personal property insurance;*  
20 *communications equipment property insurance or communications*  
21 *equipment inland marine insurance.--*

22 1. A license covering only the insurance of personal  
23 property not held for resale, covering the risks of  
24 transportation or storage in rented or leased motor vehicles,  
25 trailers, or self-service storage facilities, as the latter are  
26 defined in s. 83.803, may be issued, without examination, only  
27 to employees or authorized representatives of lessors who rent  
28 or lease motor vehicles, trailers, or self-service storage  
29 facilities and who are authorized by an insurer to issue  
30 certificates or other evidences of insurance to lessees of such



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31 motor vehicles, trailers, or self-service storage facilities  
32 under an insurance policy issued to the lessor. A person  
33 licensed under this paragraph shall give a prospective purchaser  
34 of in-transit or storage personal property insurance written  
35 notice that his or her homeowner's policy may provide coverage  
36 for the loss of personal property and that the purchase of such  
37 insurance is not required under the lease terms.

38 2. A license covering only communications equipment, for  
39 the loss, theft, mechanical failure, malfunction of or damage  
40 to, communications equipment. The license may be issued only to:

41 a. Employees or authorized representatives of a licensed  
42 general lines agent;

43 b. Each business location of a retail vendor of  
44 communications equipment; or

45 c. Employees, agents, or authorized representatives of a  
46 retail vendor of communications equipment.

47  
48 The license authorizes the sale of such policies, or  
49 certificates under a group master policy, only with respect to  
50 the sale of, or provision of communications service for,  
51 communications equipment. A general lines agent is not required  
52 to obtain a license under this subparagraph to offer or sell  
53 communications equipment property insurance or communication  
54 equipment inland marine insurance. The provisions of this  
55 chapter requiring submission of fingerprints do not apply to  
56 communications equipment licenses issued to qualified entities  
57 under this subparagraph. Licensees offering policies under this  
58 subparagraph must receive initial training from, and have a  
59 contractual relationship with, a general lines agent. For the  
60 purposes of this subparagraph, the term "communications



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61 equipment" means handsets, pagers, personal digital assistants,  
 62 portable computers, automatic answering devices, and other  
 63 devices or accessories used to originate or receive  
 64 communications signals or service, and includes services related  
 65 to the use of such devices, such as consumer access to a  
 66 wireless network; however, the term does not include  
 67 telecommunications switching equipment, transmission wires, cell  
 68 site transceiver equipment, or other equipment and systems used  
 69 by telecommunications companies to provide telecommunications  
 70 service to consumers.

71 (3) Except as otherwise expressly provided, a person ~~an~~  
 72 ~~individual~~ applying for or holding a limited license shall be  
 73 subject to the same applicable requirements and responsibilities  
 74 as apply to general lines agents in general, if licensed as to  
 75 motor vehicle physical damage and mechanical breakdown  
 76 insurance, credit property insurance, industrial fire insurance  
 77 or burglary insurance, in-transit and storage personal property  
 78 insurance, communications equipment property insurance or  
 79 communications equipment inland marine insurance, baggage and  
 80 motor vehicle excess liability insurance, or credit insurance;  
 81 or as apply to life agents or health agents in general, as the  
 82 case may be, if licensed as to personal accident insurance or  
 83 credit life or credit disability insurance.

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