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

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

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

16 626.321 Limited licenses.--

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

22 (i) In-transit and storage personal property
23 insurance; communications equipment property insurance or
24 communications equipment inland marine insurance.--

25 1. A license covering only the insurance of personal
26 property not held for resale, covering the risks of
27 transportation or storage in rented or leased motor vehicles,
28 trailers, or self-service storage facilities, as the latter
29 are defined in s. 83.803, may be issued, without examination,
30 only to employees or authorized representatives of lessors who
31 rent or lease motor vehicles, trailers, or self-service

1 storage facilities and who are authorized by an insurer to
2 issue certificates or other evidences of insurance to lessees
3 of such motor vehicles, trailers, or self-service storage
4 facilities under an insurance policy issued to the lessor. A
5 person licensed under this paragraph shall give a prospective
6 purchaser of in-transit or storage personal property insurance
7 written notice that his or her homeowner's policy may provide
8 coverage for the loss of personal property and that the
9 purchase of such insurance is not required under the lease
10 terms.

11 2. A license covering only communications equipment,
12 for the loss, theft, mechanical failure, malfunction of or
13 damage to, communications equipment. The license may be issued
14 only to:

15 a. Employees or authorized representatives of a
16 licensed general lines agent;

17 b. Each business location of a retail vendor of
18 communications equipment; or

19 c. Employees, agents, or authorized representatives of
20 a retail vendor of communications equipment.

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22 The license authorizes the sale of such policies, or
23 certificates under a group master policy, only with respect to
24 the sale of, or provision of communications service for,
25 communications equipment. A general lines agent is not
26 required to obtain a license under this subparagraph to offer
27 or sell communications equipment property insurance or
28 communication equipment inland marine insurance. The
29 provisions of this chapter requiring submission of
30 fingerprints do not apply to communications equipment licenses
31 issued to qualified entities under this subparagraph.

1 Licensees offering policies under this subparagraph must
2 receive initial training from, and have a contractual
3 relationship with, a general lines agent. For the purposes of
4 this subparagraph, the term "communications equipment" means
5 handsets, pagers, personal digital assistants, portable
6 computers, automatic answering devices, and other devices or
7 accessories used to originate or receive communications
8 signals or service, and includes services related to the use
9 of such devices, such as consumer access to a wireless
10 network; however, the term does not include telecommunications
11 switching equipment, transmission wires, cell site transceiver
12 equipment, or other equipment and systems used by
13 telecommunications companies to provide telecommunications
14 service to consumers.

15 (3) Except as otherwise expressly provided, a person
16 ~~an individual~~ applying for or holding a limited license shall
17 be subject to the same applicable requirements and
18 responsibilities as apply to general lines agents in general,
19 if licensed as to motor vehicle physical damage and mechanical
20 breakdown insurance, credit property insurance, industrial
21 fire insurance or burglary insurance, in-transit and storage
22 personal property insurance, communications equipment property
23 insurance or communications equipment inland marine insurance,
24 baggage and motor vehicle excess liability insurance, or
25 credit insurance; or as apply to life agents or health agents
26 in general, as the case may be, if licensed as to personal
27 accident insurance or credit life or credit disability
28 insurance.

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

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