

1 A bill to be entitled
2 An act relating to motor vehicle insurance;
3 amending s. 627.7283, F.S.; requiring an
4 insurer to refund the entire unearned premium
5 to any member of the armed services who cancels
6 a policy under certain circumstances; providing
7 an effective date.

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

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11 Section 1. Subsection (5) is added to section
12 627.7283, Florida Statutes, to read:
13 627.7283 Cancellation; return of premium.--
14 (5) The insurer must refund 100 percent of the
15 unearned premium if the insured is a member of the United
16 States Armed Forces, whether an active or reserve member, who
17 cancels because he or she is called to active duty or
18 transferred by the United States Armed Forces to a location
19 where the insurance is not required. The insurer may require
20 a member of the United States Armed Forces to submit either a
21 copy of the official military orders or a written verification
22 signed by the member's commanding officer to support the
23 refund authorized under this subsection. If the insurer
24 cancels, the insurer must refund 100 percent of the unearned
25 premium. Cancellation is without prejudice to any claim
26 originating prior to the effective date of the cancellation.
27 For purposes of this section, unearned premiums must be
28 computed on a pro rata basis.

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