



HB 0625

2003

1 A bill to be entitled

2 An act relating to personal accident insurance agent
3 limited licenses; amending s. 626.321, F.S.; revising
4 criteria for issuing an agent's license for limited
5 classes of business relating to insurance sales incidental
6 to the rental or lease of motor vehicles; increasing the
7 authorized coverage period; providing an effective date.
8

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

11 Section 1. Paragraphs (c) and (d) of subsection (1) of
12 section 626.321, Florida Statutes, are amended to read:

13 626.321 Limited licenses.--

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

18 (c) *Personal accident insurance*.--License covering only
19 policies of personal accident insurance covering the risks of
20 travel, except as provided in subparagraph 2. The license may be
21 issued only:

22 1. To a full-time salaried employee of a common carrier or
23 a full-time salaried employee or owner of a transportation
24 ticket agency and may authorize the sale of such ticket policies
25 only in connection with the sale of transportation tickets, or
26 to the full-time salaried employee of such an agent. No such
27 policy shall be for a duration of more than 48 hours or for the
28 duration of a specified one-way trip or round trip.

29 2. ~~To a full-time salaried employee of a business which~~
30 ~~offers motor vehicles for rent or lease, or to a business office~~



HB 0625

2003

31 ~~of~~ a business entity which offers motor vehicles for rent or
 32 lease if insurance sales activities authorized by the license
 33 are in connection with and incidental to the rental of a motor
 34 vehicle ~~limited to full-time salaried employees~~. A business
 35 entity ~~office licensed or a person licensed pursuant to this~~
 36 ~~subparagraph~~ may, as an agent of an insurer, transact insurance
 37 that provides coverage for accidental personal injury or death
 38 of the lessee and any passenger who is riding or driving with
 39 the covered lessee in the rental motor vehicle if the lease or
 40 rental agreement is for not more than 90 ~~30~~ days, or if the
 41 lessee is not provided coverage for more than 90 ~~30~~ consecutive
 42 days per lease period; however, if the lease is extended beyond
 43 90 ~~30~~ days, the coverage may be extended one time only for a
 44 period not to exceed an additional 30 days.

45 (d) *Baggage and motor vehicle excess liability*
 46 *insurance.--*

47 1. License covering only insurance of personal effects
 48 except as provided in subparagraph 2. The license may be issued
 49 only:

50 a. To a full-time salaried employee of a common carrier or
 51 a full-time salaried employee or owner of a transportation
 52 ticket agency, which person is engaged in the sale or handling
 53 of transportation of baggage and personal effects of travelers,
 54 and may authorize the sale of such insurance only in connection
 55 with such transportation; or

56 b. ~~To the full-time salaried employee of a licensed~~
 57 ~~general lines agent, a full-time salaried employee of a business~~
 58 ~~which offers motor vehicles for rent or lease, or to a business~~
 59 ~~office~~ of a business entity which offers motor vehicles for rent
 60 or lease if insurance sales activities authorized by the license



HB 0625

2003

61 are in connection with and incidental to the rental of a motor
62 vehicle limited to full-time salaried employees.

63
64 The business entity offering ~~purchaser of baggage~~ insurance
65 shall make available ~~be provided written~~ information ~~disclosing~~
66 that states the insured's homeowner's policy may provide
67 coverage for loss of personal effects and that the purchase of
68 such insurance is not required in connection with the purchase
69 of tickets or in connection with the lease or rental of a motor
70 vehicle.

71 2. A business entity ~~office licensed pursuant to~~
72 ~~subparagraph 1., or a person licensed pursuant to subparagraph~~
73 ~~1. who is a full-time salaried employee of a business~~ which
74 offers motor vehicles for rent or lease, may include lessees
75 under a master contract providing coverage to the lessor or may
76 transact excess motor vehicle liability insurance providing
77 coverage in excess of the standard liability limits provided by
78 the lessor in its lease to a person renting or leasing a motor
79 vehicle from the licensee's employer for liability arising in
80 connection with the negligent operation of the leased or rented
81 motor vehicle, provided that the lease or rental agreement is
82 for not more than 90 ~~30~~ days; that the lessee is not provided
83 coverage for more than 90 ~~30~~ consecutive days per lease period,
84 and, if the lease is extended beyond 90 ~~30~~ days, the coverage
85 may be extended one time only for a period not to exceed an
86 additional 30 days; that the business entity offering insurance
87 makes available information that states the lessee's ~~lessee is~~
88 ~~given written notice that his or her~~ personal insurance policy
89 providing coverage on an owned motor vehicle may provide
90 additional excess coverage; and that the purchase of the



HB 0625

2003

91 insurance is not required in connection with the lease or rental
 92 of a motor vehicle. The excess liability insurance may be
 93 provided to the lessee as an additional insured on a policy
 94 issued to the licensee's employer.

95 3. A business entity ~~office licensed pursuant to~~
 96 ~~subparagraph 1., or a person licensed pursuant to subparagraph~~
 97 ~~1. who is a full-time salaried employee of a business~~ which
 98 offers motor vehicles for rent or lease, may, as an agent of an
 99 insurer, transact insurance that provides coverage for the
 100 liability of the lessee to the lessor for damage to the leased
 101 or rented motor vehicle if:

102 a. The lease or rental agreement is for not more than 90
 103 ~~30~~ days; or the lessee is not provided coverage for more than 90
 104 ~~30~~ consecutive days per lease period, but, if the lease is
 105 extended beyond 90 ~~30~~ days, the coverage may be extended one
 106 time only for a period not to exceed an additional 30 days;

107 b. The business entity makes available information that
 108 states that:

109 (I) The lessee's ~~lessee is given written notice that his~~
 110 ~~or her~~ personal insurance policy that provides coverage on an
 111 owned motor vehicle may provide such coverage with or without a
 112 deductible; and

113 (II)e- The purchase of the insurance is not required in
 114 connection with the lease or rental of a motor vehicle.

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