CHAMBER ACTION

<u>Senate</u> <u>House</u>

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Representative Berfield offered the following:

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Amendment to Amendment (467323) (with title amendment)

Remove lines 185 through 298 and insert:

Section 25. Paragraphs (c) and (d) of subsection (1) of section 626.321, Florida Statutes, are amended, subsections (3) and (4) are renumbered as subsections (4) and (5), respectively, and a new subsection (3) is added to said section, and to read: 626.321 Limited licenses.--

- (1) The department shall issue to a qualified individual,or a qualified individual or entity under paragraphs (c), (d),(e), and (i), a license as agent authorized to transact alimited class of business in any of the following categories:
- (c) Personal accident insurance. -- License covering only policies of personal accident insurance covering the risks of

travel, except as provided in subparagraph 2. The license may be issued only:

- 1. To a full-time salaried employee of a common carrier or a full-time salaried employee or owner of a transportation ticket agency and may authorize the sale of such ticket policies only in connection with the sale of transportation tickets, or to the full-time salaried employee of such an agent. No such policy shall be for a duration of more than 48 hours or for the duration of a specified one-way trip or round trip.
- 2. To a full-time salaried employee of a business which offers motor vehicles for rent or lease, or to a business entity office of a business which offers motor vehicles for rent or lease if insurance sales activities authorized by the license are limited to full-time salaried employees. A business entity office licensed or a person licensed pursuant to this subparagraph may, as an agent of an insurer, transact insurance that provides coverage for accidental personal injury or death of the lessee and any passenger who is riding or driving with the covered lessee in the rental motor vehicle if the lease or rental agreement is for not more than 30 days, or if the lessee is not provided coverage for more than 30 consecutive days per lease period; however, if the lease is extended beyond 30 days, the coverage may be extended one time only for a period not to exceed an additional 30 days.
- (d) Baggage and motor vehicle excess liability insurance.--

- 1. License covering only insurance of personal effects except as provided in subparagraph 2. The license may be issued only:
- a. To a full-time salaried employee of a common carrier or a full-time salaried employee or owner of a transportation ticket agency, which person is engaged in the sale or handling of transportation of baggage and personal effects of travelers, and may authorize the sale of such insurance only in connection with such transportation; or
- b. To the full-time salaried employee of a licensed general lines agent, a full-time salaried employee of a business which offers motor vehicles for rent or lease, or to a business office of a business entity that which offers motor vehicles for rent or lease if insurance sales activities authorized by the license are in connection with and incidental to the rental of a motor vehicle limited to full-time salaried employees.

The purchaser of baggage insurance shall be provided written information disclosing that the insured's homeowner's policy may provide coverage for loss of personal effects and that the purchase of such insurance is not required in connection with the purchase of tickets or in connection with the lease or rental of a motor vehicle.

2. A business entity that office licensed pursuant to subparagraph 1., or a person licensed pursuant to subparagraph 1. who is a full-time salaried employee of a business which offers motor vehicles for rent or lease, may include lessees under a master contract providing coverage to the lessor or may

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transact excess motor vehicle liability insurance providing coverage in excess of the standard liability limits provided by the lessor in its lease to a person renting or leasing a motor vehicle from the licensee's employer for liability arising in connection with the negligent operation of the leased or rented motor vehicle, provided that the lease or rental agreement is for not more than 30 days; that the lessee is not provided coverage for more than 30 consecutive days per lease period, and, if the lease is extended beyond 30 days, the coverage may be extended one time only for a period not to exceed an additional 30 days; that the lessee is given written notice that his or her personal insurance policy providing coverage on an owned motor vehicle may provide additional excess coverage; and that the purchase of the insurance is not required in connection with the lease or rental of a motor vehicle. The excess liability insurance may be provided to the lessee as an additional insured on a policy issued to the licensee's employer.

- 3. A business entity that office licensed pursuant to subparagraph 1., or a person licensed pursuant to subparagraph 1. who is a full-time salaried employee of a business which offers motor vehicles for rent or lease, may, as an agent of an insurer, transact insurance that provides coverage for the liability of the lessee to the lessor for damage to the leased or rented motor vehicle if:
- a. The lease or rental agreement is for not more than 30 days; or the lessee is not provided coverage for more than 30 consecutive days per lease period, but, if the lease is extended 606941

beyond 30 days, the coverage may be extended one time only for a period not to exceed an additional 30 days;

- b. The lessee is given written notice that his or her personal insurance policy that provides coverage on an owned motor vehicle may provide such coverage with or without a deductible; and
- c. The purchase of the insurance is not required in connection with the lease or rental of a motor vehicle.
- (3) An entity that offers vehicles for rent or lease applying for a license under this section is required to:
- (a) Submit only one application for a license under s.
 626.171 for itself and each office, branch office, or place of
 business making use of the entity's business name and operating
 under the entity's license. The requirements of s. 626.171(5)
 shall only apply to the officers and directors of the entity
 submitting the application.
- (b) Pay the applicable fees for a license as prescribed in s. 624.501, including the applicable fee for each office, branch office, or place of business making use of the entity's business name and operating under the entity's license, be appointed under s. 626.112, and pay the prescribed appointment fee under s. 624.501. A licensed and appointed entity shall be directly responsible and accountable for all acts of the license's employees.
- (c) Provide to the department annually the location, including street address and assigned store number, if any, of each office, branch office, or place of business making use of

HOUSE AMENDMENT

Bill No. CS/SB 2588

Amendment No. (for drafter's use only)

the entity's business name and operating under the entity's 125 126 license. 127 128 ======= T I T L E A M E N D M E N T ======== Remove line(s) 746-748 and insert: 129 130 of the act, under specified conditions; amending s. 626.321, 131 F.S.; limiting the types of business that may be transacted by personal lines agents; providing requirements for an entity that 132 133 rents or leases vehicles; amending s. 627.0915, F.S.; providing 134 for