

Bill No. SB 764

Barcode 702446

CHAMBER ACTION

Senate

House

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The Committee on Banking and Insurance (Geller) recommended
the following amendment:

Senate Amendment (with title amendment)

Delete everything after the enacting clause

and insert:

Section 1. This act may be cited as "The Freedom To
Travel Act."

Section 2. Paragraph (dd) is added to subsection (1)
of section 626.9541, Florida Statutes, to read:

626.9541 Unfair methods of competition and unfair or
deceptive acts or practices defined.--

(1) UNFAIR METHODS OF COMPETITION AND UNFAIR OR
DECEPTIVE ACTS.--The following are defined as unfair methods
of competition and unfair or deceptive acts or practices:

(dd) Life insurance limitations based on past foreign
travel experiences or future foreign travel plans.--

1. An insurer shall not refuse life insurance to,
refuse to continue life insurance of, or limit the amount,
extent, or kind of life insurance coverage available to an

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1 individual based solely on the individual's past lawful
2 foreign travel.

3 2. An insurer shall not refuse to insure or limit the
4 amount, extent, or kind of life insurance coverage available
5 to an individual based solely on the individual's future
6 plans to travel to a foreign country in which this state is
7 authorized to invest or deposit state funds pursuant to s.
8 215.47.

9 3. As used in this paragraph, the term "travel" does
10 not include an individual's country of residence.

11
12 This section does not preempt the rulemaking authority of the
13 Financial Services Commission.

14 Section 3. This act shall take effect July 1, 2006.

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17 ===== T I T L E A M E N D M E N T =====

18 And the title is amended as follows:

19 Delete everything before the enacting clause

20
21 and insert:

22 A bill to be entitled
23 An act relating to travel-limited life
24 insurance coverage; amending s. 626.9541, F.S.;
25 specifying prohibited activities by insurers
26 relating to lawful travel; authorizing the
27 adoption of rules by the Financial Services
28 Commission to implement this act and allowing
29 for limited exceptions based on emergencies and
30 public policy; providing an effective date.

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