

By Senator Haridopolos

26-1083-07

See HB 411

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28  
29  
30  
31

A bill to be entitled

An act relating to limited licenses; amending s. 626.321, F.S.; providing for limited licenses to transact travel protection insurance; specifying authorized entities; specifying applicable coverage; providing limitations; providing entity training requirements; providing an effective date.

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

Section 1. Paragraph (c) of subsection (1) of section 626.321, Florida Statutes, is amended 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 a limited class of business in any of the following categories:

(c) Personal accident or travel protection insurance.--License covering only policies of personal accident or travel protection insurance covering the risks of travel, except as provided in ~~subparagraphs~~ ~~subparagraph~~ 2. and 3. 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

1 more than 48 hours or for the duration of a specified one-way  
2 trip or round trip.

3           2. To a full-time salaried employee of a business  
4 which offers motor vehicles for rent or lease, or to a  
5 business entity which offers motor vehicles for rent or lease.  
6 A business office licensed or a person licensed pursuant to  
7 this subparagraph may, as an agent of an insurer, transact  
8 insurance that provides coverage for accidental personal  
9 injury or death of the lessee and any passenger who is riding  
10 or driving with the covered lessee in the rental motor vehicle  
11 if the lease or rental agreement is for not more than 30 days,  
12 or if the lessee is not provided coverage for more than 30  
13 consecutive days per lease period; however, if the lease is  
14 extended beyond 30 days, the coverage may be extended one time  
15 only for a period not to exceed an additional 30 days.

16           3. To an entity that is:

17           a. The developer of a timeshare plan that is the  
18 subject of an approved public offering statement under chapter  
19 721;

20           b. An exchange company operating an exchange program  
21 approved under chapter 721;

22           c. A managing entity operating a timeshare plan  
23 approved under chapter 721;

24           d. A seller of travel as defined in chapter 559; or

25           e. A subsidiary or affiliate of any of the entities  
26 described in sub-subparagraphs a.-d.

27  
28 Any entity licensed pursuant to this subparagraph and its  
29 employees, as the agent of an insurer, may offer policies or  
30 certificates of insurance that provide coverage for risks of  
31 travel, including, but not limited to, accidental death and

1 dismemberment; trip cancellation, interruption, or delay; loss  
2 of or damage to personal effects or travel documents; baggage  
3 delay; emergency medical travel or evacuation; and medical,  
4 surgical, and hospital expenses of a traveler related to an  
5 illness or emergency that are incidental to planned travel or  
6 accommodations. Any such policy or certificate may be issued  
7 for terms longer than 60 days but each policy or certificate  
8 shall be limited to coverage for travel or use of  
9 accommodations of no longer than 60 days. The provisions of  
10 this chapter requiring submission of fingerprints do not apply  
11 to entities licensed under this subparagraph. The employee of  
12 a licensee who offers policies or certificates under this  
13 subparagraph must receive initial training from a general  
14 lines agent or an insurer authorized under chapter 624 to  
15 transact insurance within this state.

16           Section 2. This act shall take effect July 1, 2007.  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28  
29  
30  
31