

1	Appointment fee.....	\$42.00
2	State tax.....	12.00
3	County tax.....	6.00
4	Total.....	\$60.00

5 **(b) For all limited appointments as agent as provided**
6 **in s. 626.321(1)(d), the agent's original appointment and**
7 **biennial renewal or continuation thereof for each insurer**
8 **shall be equal to the number of offices, branch offices, or**
9 **places of business covered by the license multiplied by the**
10 **fees set forth in paragraph (a).**

11 Section 2. Section 624.6082, Florida Statutes, is
12 created to read:

13 **624.6082 "Travel insurance" defined.--"Travel**
14 **insurance" means policies or certificates of insurance that**
15 **provide coverage for risks incidental to travel, planned**
16 **travel, or accommodations while traveling, including, but not**
17 **limited to, accidental death and dismemberment of a traveler;**
18 **trip cancellation, interruption, or delay; loss of or damage**
19 **to personal effects or travel documents; baggage delay;**
20 **emergency medical travel or evacuation of a traveler; or**
21 **medical, surgical, and hospital expenses related to an illness**
22 **or emergency of a traveler.**

23 Section 3. Paragraphs (c) and (d) of subsection (1) of
24 section 626.321, Florida Statutes, are amended to read:

25 626.321 Limited licenses.--

26 (1) The department shall issue to a qualified
27 individual, or a qualified individual or entity under
28 paragraphs (c), (d), (e), and (i), a license as agent
29 authorized to transact a limited class of business in any of
30 the following categories:
31

1 (c) Travel ~~Personal accident~~ insurance.--License
2 covering only policies of travel ~~personal accident~~ insurance
3 as defined in s. 624.6082 covering the risks of travel, except
4 as provided in subparagraph 2. Any such policy or certificate
5 may be issued for terms longer than 60 days, but each policy
6 or certificate must be limited to coverage for travel or use
7 of accommodations of no longer than 60 days. The license may
8 be issued only:

9 1. To a full-time salaried employee of a common
10 carrier or a full-time salaried employee or owner of a
11 transportation ticket agency and may authorize the sale of
12 such ticket policies only in connection with the sale of
13 transportation tickets, or to the full-time salaried employee
14 of such an agent. No such policy shall be for a duration of
15 more than 48 hours or for the duration of a specified one-way
16 trip or round trip.

17 2. To an entity or individual that is:

18 a. The developer of a timeshare plan that is the
19 subject of an approved public offering statement under chapter
20 721;

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

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

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

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

28
29 A licensee shall require each employee who offers policies or
30 certificates under this subparagraph to receive initial
31 training from a general lines agent or an insurer authorized

1 under chapter 624 to transact insurance within this state. For
2 an entity applying for a license as a travel insurance agent,
3 the fingerprinting requirement of this section applies only to
4 the president, secretary, and treasurer and to any other
5 officer or person who directs or controls the travel insurance
6 operations of the entity. To a full time salaried employee of
7 a business which offers motor vehicles for rent or lease, or
8 to a business entity which offers motor vehicles for rent or
9 lease. A business office licensed or a person licensed
10 pursuant to this subparagraph may, as an agent of an insurer,
11 transact insurance that provides coverage for accidental
12 personal injury or death of the lessee and any passenger who
13 is riding or driving with the covered lessee in the rental
14 motor vehicle if the lease or rental agreement is for not more
15 than 30 days, or if the lessee is not provided coverage for
16 more than 30 consecutive days per lease period; however, if
17 the lease is extended beyond 30 days, the coverage may be
18 extended one time only for a period not to exceed an
19 additional 30 days.

20 (d) ~~Baggage and Motor vehicle rental excess liability~~
21 ~~insurance.--~~

22 1. License covering only insurance of the risks set
23 forth in this paragraph when offered, sold, or solicited with
24 and incidental to the rental or lease of a motor vehicle and
25 which applies only to the motor vehicle that is the subject of
26 the lease or rental agreement and occupants of the motor
27 vehicle:

28 a. Excess motor vehicle liability insurance providing
29 coverage in excess of the standard liability limits provided
30 by the lessor in its lease to a person renting or leasing a
31 motor vehicle from the licensee's employer for liability

1 arising in connection with the negligent operation of the
2 leased or rented motor vehicle.

3 b. Insurance covering the liability of the lessee to
4 the lessor for damage to the leased or rented motor vehicle.

5 c. Insurance covering the loss of or damage to
6 baggage, personal effects, or travel documents of a person
7 renting or leasing a motor vehicle.

8 d. Insurance covering accidental personal injury or
9 death of the lessee and any passenger who is riding or driving
10 with the covered lessee in the leased or rented motor vehicle.

11 2. Insurance under this license may be issued only if
12 the lease or rental agreement is for no more than 60 days; the
13 lessee is not provided coverage for more than 60 consecutive
14 days per lease period; and the lessee is given written notice
15 that his or her personal insurance policy providing coverage
16 on an owned motor vehicle may provide coverage of these risks
17 and that the purchase of the insurance is not required in
18 connection with the lease or rental of a motor vehicle. If the
19 lease is extended beyond 60 days, the coverage may be extended
20 one time only for a period not to exceed an additional 60
21 days. Insurance may be provided to the lessee as an additional
22 insured on a policy issued to the licensee's employer.

23 ~~personal effects except as provided in subparagraph 2.~~

24 3. The license may be issued only+

25 ~~a. To a full time salaried employee of a common~~
26 ~~carrier or a full time salaried employee or owner of a~~
27 ~~transportation ticket agency, which person is engaged in the~~
28 ~~sale or handling of transportation of baggage and personal~~
29 ~~effects of travelers, and may authorize the sale of such~~
30 ~~insurance only in connection with such transportation; or~~

1 ~~b.~~ to the full-time salaried employee of a licensed
2 general lines agent or to a business entity that offers motor
3 vehicles for rent or lease if insurance sales activities
4 authorized by the license are in connection with and
5 incidental to the rental or lease of a motor vehicle.

6 a. A license issued to a business entity that offers
7 motor vehicles for rent or lease must license each office,
8 branch office, or place of business making use of the entity's
9 business name in order to offer, solicit, and sell insurance
10 pursuant to this paragraph.

11 b. The application for licensure must list the name,
12 address, and phone number for each office, branch office, or
13 place of business that is to be covered by the license. The
14 licensee shall notify the department of the name, address, and
15 phone number of any new location that is to be covered by the
16 license before the office, branch office, or place of business
17 engages in the sale of insurance pursuant to this paragraph.
18 The licensee shall notify the department within 30 days after
19 closing or terminating an office, branch office, or place of
20 business. Upon receipt of the notice, the department shall
21 delete the office, branch office, or place of business from
22 the license. An entity applying for a license under this
23 sub-subparagraph:

24 ~~(I) Is required to submit only one application for a~~
25 ~~license under s. 626.171. The requirements of s. 626.171(4)~~
26 ~~shall apply only to the officers and directors of the entity~~
27 ~~submitting the application.~~

28 ~~(II) Is required to obtain a license for each office,~~
29 ~~branch office, or place of business making use of the entity's~~
30 ~~business name by applying to the department for the license on~~
31

1 ~~a simplified application form developed by rule of the~~
2 ~~department for this purpose.~~

3 ~~(III) Is required to pay the applicable fees for a~~
4 ~~license as prescribed in s. 624.501, be appointed under s.~~
5 ~~626.112, and pay the prescribed appointment fee under s.~~
6 ~~624.501.~~

7 c. A licensed and appointed entity is ~~shall be~~
8 directly responsible and accountable for all acts of the
9 licensee's employees.

10

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

17 ~~2. A business entity that offers motor vehicles for~~
18 ~~rent or lease, may include lessees under a master contract~~
19 ~~providing coverage to the lessor or may transact excess motor~~
20 ~~vehicle liability insurance providing coverage in excess of~~
21 ~~the standard liability limits provided by the lessor in its~~
22 ~~lease to a person renting or leasing a motor vehicle from the~~
23 ~~licensee's employer for liability arising in connection with~~
24 ~~the negligent operation of the leased or rented motor vehicle,~~
25 ~~provided that the lease or rental agreement is for not more~~
26 ~~than 30 days; that the lessee is not provided coverage for~~
27 ~~more than 30 consecutive days per lease period, and, if the~~
28 ~~lease is extended beyond 30 days, the coverage may be extended~~
29 ~~one time only for a period not to exceed an additional 30~~
30 ~~days; that the lessee is given written notice that his or her~~
31 ~~personal insurance policy providing coverage on an owned motor~~

1 ~~vehicle may provide additional excess coverage; and that the~~
2 ~~purchase of the insurance is not required in connection with~~
3 ~~the lease or rental of a motor vehicle. The excess liability~~
4 ~~insurance may be provided to the lessee as an additional~~
5 ~~insured on a policy issued to the licensee's employer.~~

6 ~~3. A business entity that offers motor vehicles for~~
7 ~~rent or lease, may, as an agent of an insurer, transact~~
8 ~~insurance that provides coverage for the liability of the~~
9 ~~lessee to the lessor for damage to the leased or rented motor~~
10 ~~vehicle if:~~

11 ~~a. The lease or rental agreement is for not more than~~
12 ~~30 days; or the lessee is not provided coverage for more than~~
13 ~~30 consecutive days per lease period, but, 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 ~~b. The lessee is given written notice that his or her~~
17 ~~personal insurance policy that provides coverage on an owned~~
18 ~~motor vehicle may provide such coverage with or without a~~
19 ~~deductible; and~~

20 ~~c. The purchase of the insurance is not required in~~
21 ~~connection with the lease or rental of a motor vehicle.~~

22 Section 4. This act shall take effect January 1, 2008.
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STATEMENT OF SUBSTANTIAL CHANGES CONTAINED IN
COMMITTEE SUBSTITUTE FOR
Senate Bill 1678

The Committee Substitute provides the following changes:

1. Changes the calculation of fees collected by the Department of Financial Services for the motor vehicle rental insurance limited license.
2. Creates the travel insurance limited license, requires the licensee to require employees to receive initial training, and mandates fingerprinting of specified officers of the licensed entity.
3. Creates the motor vehicle rental insurance limited license, expands the coverage period, and mandates application and notification criteria.
4. Changes the effective date to January 1, 2008.