



1 State tax.....12.00  
2 County tax.....6.00  
3 Total.....\$60.00

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

10 Section 2. Paragraphs (c) and (d) of subsection (1) of  
11 section 626.321, Florida Statutes, are amended, and subsection  
12 (5) is added to that section, to read:

13 626.321 Limited licenses.--

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

19 (c) Travel ~~Personal accident~~ insurance.--License  
20 covering only policies and certificates of travel ~~personal~~  
21 ~~accident~~ insurance, which are subject to review by the office  
22 under s. 624.605(1)(g) covering the risks of travel, except as  
23 provided in subparagraph 2. Policies and certificates of  
24 travel insurance may provide coverage for risks incidental to  
25 travel or planned travel or accommodations while traveling,  
26 including, but not limited to, accidental death and  
27 dismemberment of a traveler; trip cancellation, interruption,  
28 or delay; loss of or damage to personal effects or travel  
29 documents; baggage delay; emergency medical travel or  
30 evacuation of a traveler; or medical, surgical, and hospital  
31 expenses related to an illness or emergency of a traveler. Any

1 such policy or certificate may be issued for terms longer than  
2 60 days, but each policy or certificate must be limited to  
3 coverage for travel or use of accommodations of no longer than  
4 60 days. The license may be issued only:

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

13       2. To an entity or individual that is:

14       a. The developer of a timeshare plan that is the  
15 subject of an approved public offering statement under chapter  
16 721;

17       b. An exchange company operating an exchange program  
18 approved under chapter 721;

19       c. A managing entity operating a timeshare plan  
20 approved under chapter 721;

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

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

24  
25 A licensee shall require each employee who offers policies or  
26 certificates under this subparagraph to receive initial  
27 training from a general lines agent or an insurer authorized  
28 under chapter 624 to transact insurance within this state. For  
29 an entity applying for a license as a travel insurance agent,  
30 the fingerprinting requirement of this section applies only to  
31 the president, secretary, and treasurer and to any other

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

16 (d) ~~Baggage and Motor vehicle rental excess liability~~  
17 ~~insurance.--~~

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

24 a. Excess motor vehicle liability insurance providing  
25 coverage in excess of the standard liability limits provided  
26 by the lessor in its lease to a person renting or leasing a  
27 motor vehicle from the licensee's employer for liability  
28 arising in connection with the negligent operation of the  
29 leased or rented motor vehicle.

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

1           c. Insurance covering the loss of or damage to  
2 baggage, personal effects, or travel documents of a person  
3 renting or leasing a motor vehicle.

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

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

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

20           3. The license may be issued only+

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

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

1           a. A license issued to a business entity that offers  
2 motor vehicles for rent or lease must license each office,  
3 branch office, or place of business making use of the entity's  
4 business name in order to offer, solicit, and sell insurance  
5 pursuant to this paragraph.

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

19           ~~(I) Is required to submit only one application for a~~  
20 ~~license under s. 626.171. The requirements of s. 626.171(4)~~  
21 ~~shall apply only to the officers and directors of the entity~~  
22 ~~submitting the application.~~

23           ~~(II) Is required to obtain a license for each office,~~  
24 ~~branch office, or place of business making use of the entity's~~  
25 ~~business name by applying to the department for the license on~~  
26 ~~a simplified application form developed by rule of the~~  
27 ~~department for this purpose.~~

28           ~~(III) Is required to pay the applicable fees for a~~  
29 ~~license as prescribed in s. 624.501, be appointed under s.~~  
30 ~~626.112, and pay the prescribed appointment fee under s.~~  
31 ~~624.501.~~

1           c. A licensed and appointed entity ~~is shall be~~  
2 directly responsible and accountable for all acts of the  
3 licensee's employees.  
4

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

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

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

6           ~~a. The lease or rental agreement is for not more than~~  
7 ~~30 days; or the lessee is not provided coverage for more than~~  
8 ~~30 consecutive days per lease period, but, if the lease is~~  
9 ~~extended beyond 30 days, the coverage may be extended one time~~  
10 ~~only for a period not to exceed an additional 30 days;~~

11           ~~b. The lessee is given written notice that his or her~~  
12 ~~personal insurance policy that provides coverage on an owned~~  
13 ~~motor vehicle may provide such coverage with or without a~~  
14 ~~deductible; and~~

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

17           (5) This section does not permit the sale of an  
18 insurance policy or certificate for any limited class of  
19 business in a category identified under subsection (1) by a  
20 person or entity other than an insurance policy or certificate  
21 offered by an authorized insurer in this state or an eligible  
22 surplus lines insurer in this state.

23           Section 3. This act shall take effect January 1, 2008.  
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STATEMENT OF SUBSTANTIAL CHANGES CONTAINED IN  
COMMITTEE SUBSTITUTE FOR  
CS for Senate Bill 1678

The committee substitute for committee substitute (CS/CS) does not create s. 624.6082, F.S., to define the term "travel insurance."

The CS/CS amends s. 626.321(1), F.S., to define the term "travel insurance."

The CS/CS creates s. 626.321(5), F.S., to clarify that the limited insurance policies or certificates may only be sold by an authorized insurer or surplus lines insurer.