

By Senator Dean

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1 A bill to be entitled
 2 An act relating to homeowners' insurance; requiring
 3 that the Office of Insurance Regulation provide
 4 policyholders with written notice of certain
 5 information regarding the termination of a policy and
 6 the selection of a new policy; providing deadlines by
 7 which information must be provided; requiring that the
 8 office provide policyholders with instructions for
 9 contacting a broker, agent, or counselor for the
 10 purpose of selecting a new coverage plan or making
 11 changes to an existing policy; providing an effective
 12 date.

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

16 Section 1. Termination of homeowners' insurance; notice;
 17 assistance.—The Office of Insurance Regulation or its designee
 18 shall provide:

19 (1) Written notice to each homeowners' insurance
 20 policyholder in this state of the possibility that his or her
 21 policy may be terminated by the provider or insurer, including
 22 potential reasons for termination.

23 (2) Written notice to such policyholder of any options
 24 available to the policyholder with regard to choosing a new plan
 25 or provider if their policy is terminated, including the names
 26 of any providers or provider networks having the capacity to
 27 accept new enrollees in this state.

28 (a) The office shall immediately provide the written notice
 29 required by this subsection to any policyholder whose policy has

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30 been terminated by the provider.

31 (b) The office shall provide such written notice at least
32 60 days before the last date on which a policy remains in effect
33 to any policyholder who cancels, decides not to renew, or
34 otherwise terminates his or her policy.

35 (3) Instructions to all homeowners' insurance policyholders
36 in this state regarding how to contact a broker, agent, or
37 counselor for the purpose of selecting a new coverage plan or
38 making changes to an existing policy.

39 Section 2. This act shall take effect July 1, 2009.