

By Senator Dean

3-00277-10

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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; specifying deadlines by  
7           which such information must be provided under certain  
8           conditions; requiring that the office provide  
9           policyholders with written instructions for contacting  
10          a broker, agent, or counselor for the purpose of  
11          selecting a new coverage plan or making changes to an  
12          existing policy; providing an effective date.

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

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16           Section 1. Termination of homeowners' insurance; notice;  
17 assistance.-

18           (1) The Office of Insurance Regulation or its designee  
19 shall provide written notice to each homeowners' insurance  
20 policyholder in this state regarding:

21           (a) The possibility that his or her policy may be  
22 terminated by the provider or insurer, including potential  
23 reasons for termination.

24           (b) Any options available to the policyholder with regard  
25 to choosing a new plan or provider if his or her policy is  
26 terminated, including the names of any providers or provider  
27 networks having the capacity to accept new enrollees in this  
28 state.

29           (2) The office shall immediately provide the written notice

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30 required in subsection (1) to any policyholder whose policy has  
31 been terminated by his or her provider.

32 (3) The office shall provide the written notice required in  
33 subsection (1) at least 60 days before the last date on which a  
34 policy remains in effect to any policyholder who cancels,  
35 decides not to renew, or otherwise terminates his or her policy.

36 (4) The office shall provide written instructions to all  
37 homeowners' insurance policyholders in this state regarding how  
38 to contact a broker, agent, or counselor for the purpose of  
39 selecting a new coverage plan or making changes to an existing  
40 policy.

41 Section 2. This act shall take effect July 1, 2010.