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LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
03/14/2013	.	
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The Committee on Banking and Insurance (Hays) recommended the following:

Senate Amendment

Delete lines 489 - 529
and insert:

16. Must limit coverage on mobile homes or manufactured homes built before 1994 to actual cash value of the dwelling rather than replacement costs of the dwelling.

17. Must provide coverage for manufactured or mobile home dwellings. Such coverage must also include the following attached structures:

a. Screened enclosures that are aluminum framed or screened enclosures that are not covered by the same or substantially the



783282

13 same materials as that of the primary dwelling;

14 b. Carports that are aluminum or carports not covered by
15 the same or substantially the same materials as that of the
16 primary dwelling; and

17 c. Patios that have a roof covering constructed of
18 materials that are not the same or substantially the same
19 materials as that of the primary dwelling.

20
21 The corporation shall make available a policy for mobile homes
22 or manufactured homes for a minimum insured value of at least
23 \$3,000.

24 18.17. May provide such limits of coverage as the board
25 determines, consistent with the requirements of this subsection.

26 19.18. May require commercial property to meet specified
27 hurricane mitigation construction features as a condition of
28 eligibility for coverage.

29 20.19. Must provide that new or renewal policies issued by
30 the corporation on or after January 1, 2012, which cover
31 sinkhole loss do not include coverage for any loss to
32 appurtenant structures, driveways, sidewalks, decks, or patios
33 that are directly or indirectly caused by sinkhole activity. The
34 corporation shall exclude such coverage using a notice of
35 coverage change, which may be included with the policy renewal,
36 and not by issuance of a notice of nonrenewal of the excluded
37 coverage upon renewal of the current policy.

38 21.20. As of January 1, 2012, must require that the agent