By Senator Gibson

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A bill to be entitled

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An act relating to renter insurance; creating s. 83.491, F.S.; requiring a residential rental agreement to specify whether renter insurance is required and specifying provisions that must be included if insurance is or is not required; providing an effective date.

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

- Section 1. Section 83.491, Florida Statutes, is created to read:
- 83.491 Renter insurance.—A rental agreement must specify whether a tenant is required to obtain renter insurance and provide a line for the tenant's initials immediately following that provision.
- (1) If renter insurance is required, the rental agreement must specify the coverage required.
- (2) If renter insurance is not required, the rental agreement must provide a statement in substantially the following form: "The tenant is not required to obtain renter insurance; however, the tenant is strongly advised to obtain renter insurance to cover damage to or loss of personal property."
  - Section 2. This act shall take effect July 1, 2014.