Florida Senate - 2014 Bill No. CS for SB 708

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## LEGISLATIVE ACTION

Senate . House Comm: RCS . 03/13/2014 . .

The Committee on Appropriations (Bean) recommended the following:

## Senate Amendment

Delete lines 409 - 436

and insert:

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5 emergency by the Governor. The purpose of the bill of rights is 6 to summarize, in simple, nontechnical terms, existing state law 7 regarding the rights of a personal lines residential property

insurance policyholder who files a claim of loss. The Claims

9 Bill of Rights is specific to the claims process and does not

10 represent all of a policyholder's rights under Florida law

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11	regarding the insurance policy. The Claims Bill of Rights does	
12	not create a civil cause of action by an individual	
13	policyholder, or a class of policyholders, against an insurer or	
14	insurers and does not enlarge, modify, or contravene statutory	
15	requirements, including, but not limited to, ss. 626.854,	
16	626.9541, 627.70131, 627.7015, and 627.7074. The Claims Bill of	
17	Rights does not prohibit an insurer from exercising its right to	
18	repair damaged property in compliance with the terms of an	
19	applicable policy or ss. 627.7011(5)(e) and 627.702(7). The	
20	Claims Bill of Rights shall state:	
21		
22	HOMEOWNER CLAIMS	
23	BILL OF RIGHTS	
24	This Bill of Rights is specific to the claims process	
25	and does not represent all of your rights under	
26	Florida law regarding your policy. There are also	
27	exceptions to the stated timelines when conditions are	
28	beyond your insurance company's control. This document	
29	does not create a civil cause of action by an	
30	individual policyholder, or a class of policyholders,	
31	against an insurer or insurers and does not prohibit	
32	an insurer from exercising its right to repair damaged	
33	property in compliance with the terms of an applicable	
34	policy.	
35		
36	YOU HAVE THE RIGHT TO:	
37	1. Receive from your insurance company an	
38	acknowledgment of your reported claim within 14 days	
39	after the time you communicated the claim.	
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