

By the Committee on Banking and Insurance; and Senator Montford

597-01467-15

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1 A bill to be entitled
2 An act relating to motor vehicle insurance; amending
3 s. 627.041, F.S.; revising the definition of the term
4 "motor vehicle insurance" to include a policy that
5 insures more than four automobiles; amending s.
6 627.728, F.S.; revising the definition of the term
7 "policy" to include a policy that insures more than
8 four automobiles; reenacting s. 627.0651(5)(b), F.S.,
9 to incorporate the amendment made to s. 627.041, F.S.,
10 in a reference thereto; reenacting ss. 626.9541(1)(o),
11 627.4133(1)(a) and (b), 627.420, 627.43141(2),
12 627.7277(1), 627.7281, and 627.7295(4), to incorporate
13 the amendment made to s. 627.728, Florida Statutes, in
14 references thereto; providing an effective date.

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

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18 Section 1. Subsection (8) of section 627.041, Florida
19 Statutes, is amended to read:

20 627.041 Definitions.—As used in this part:

21 (8) "Motor vehicle insurance" means a policy of motor
22 vehicle insurance delivered or issued for delivery in the state
23 by an authorized insurer:

24 (a) Insuring a natural person as the named insured or one
25 or more related individuals resident of the same household, or
26 both; and

27 (b) Insuring a motor vehicle of the private passenger ~~type~~
28 or station wagon type, which ~~motor vehicle~~ is not used as public
29 or livery conveyance for passengers or rented to others, or

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30 insuring any other four-wheeled motor vehicle having a capacity
31 of 1,500 pounds or less which is not used in the occupation,
32 profession, or business of the insured, other than farming;

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34 other than any policy issued under an automobile insurance risk
35 apportionment plan; ~~or other than any policy insuring more than~~
36 ~~four automobiles;~~ or other than any policy covering garage,
37 automobile sales agency, repair shop, service station, or public
38 parking place operation hazards.

39 Section 2. Paragraph (a) of subsection (1) of section
40 627.728, Florida Statutes, is amended to read:

41 627.728 Cancellations; nonrenewals.—

42 (1) As used in this section, the term:

43 (a) "Policy" means the bodily injury and property damage
44 liability, personal injury protection, medical payments,
45 comprehensive, collision, and uninsured motorist coverage
46 portions of a policy of motor vehicle insurance delivered or
47 issued for delivery in this state:

48 1. Insuring a natural person as named insured or one or
49 more related individuals resident of the same household; and

50 2. Insuring only a motor vehicle of the private passenger
51 ~~type~~ or station wagon type which is not used as a public or
52 livery conveyance for passengers or rented to others; or
53 insuring any other four-wheel motor vehicle having a load
54 capacity of 1,500 pounds or less which is not used in the
55 occupation, profession, or business of the insured other than
56 farming; other than any policy issued under an automobile
57 insurance assigned risk plan; ~~insuring more than four~~
58 ~~automobiles;~~ or covering garage, automobile sales agency, repair

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59 shop, service station, or public parking place operation
60 hazards.

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62 The term "policy" does not include a binder as defined in s.
63 627.420 unless the duration of the binder period exceeds 60
64 days.

65 Section 3. Paragraph (b) of subsection (5) of s. 627.0651,
66 Florida Statutes, is reenacted for the purpose of incorporating
67 the amendment made by this act to s. 627.041, Florida Statutes,
68 in a reference thereto.

69 Section 4. Paragraph (o) of subsection (1) of s. 626.9541,
70 paragraphs (a) and (b) of subsection (1) of s. 627.4133, s.
71 627.420, subsection (2) of s. 627.43141, subsection (1) of s.
72 627.7277, s. 627.7281, and subsection (4) of s. 627.7295,
73 Florida Statutes, are reenacted for the purpose of incorporating
74 the amendment made by this act to s. 627.728, Florida Statutes,
75 in references thereto.

76 Section 5. This act shall take effect July 1, 2015.