	COMMITTEE/SUBCOMMITTEE ACTION
	ADOPTED (Y/N)
	ADOPTED AS AMENDED (Y/N)
	ADOPTED W/O OBJECTION (Y/N)
	FAILED TO ADOPT (Y/N)
	WITHDRAWN (Y/N)
	OTHER
1	Committee/Subcommittee hearing bill: Transportation & Ports
2	Subcommittee
3	Representative Hager offered the following:
4	
5	Amendment to Amendment (775181) by Representative Gaetz
6	(with title amendment)
7	Between lines 10 and 11 of the amendment, insert:
8	(a) "Application" means an Internet-enabled application or
9	platform belonging to a transportation network company.
10	Between lines 37 and 38 of the amendment, insert:
11	(c) "Transportation network company insurance" means an
12	insurance policy that expressly provides coverage for a
13	participating driver's use of a motor vehicle in connection with
14	an application.
15	Remove lines 88-193 of the amendment and insert:
16	(8) TRANSPORTATION NETWORK COMPANY INSURANCE

- (a)1. Notwithstanding any provision of chapter 627, a transportation network company and a participating driver shall maintain transportation network company insurance as provided in this paragraph.
- 2. From the moment a driver accepts a ride request on an application until the driver completes the request on the application or until the ride is complete, whichever is later, transportation network company insurance shall provide:
- A. Liability coverage in the amount of \$1 million for death, bodily injury, and property damage.
- B. Uninsured and underinsured motorist coverage in the amount of \$1 million.
  - C. Personal injury protection as required by s. 627.736.
- D. Physical damage coverage, including collision or comprehensive physical damage coverage, if the driver carries such coverage on his or her personal motor vehicle insurance policy. This subparagraph does not apply if the driver maintains transportation network company insurance.
- 3. From the moment a driver logs onto an application until the driver accepts a ride request; from the moment a driver completes a request on an application, or the ride is complete, whichever is later; and until the driver accepts another ride request on the application or logs off the application, a transportation network company insurance policy shall provide:
- A. Liability coverage for death and bodily injury in the amount of \$125,000 per person and \$250,000 per incident.

- B. Liability coverage for property damage in the amount of \$50,000.
  - C. Uninsured and underinsured motorist coverage in the amount of \$250,000.
    - D. Personal injury protection as required by s. 627.736.
  - E. Physical damage coverage, including collision or comprehensive physical damage coverage, if the driver carries such coverage on his or her personal motor vehicle insurance policy. This subparagraph does not apply if the driver maintains transportation network company insurance.
  - 4. The coverage requirements of this subsection may be satisfied by transportation network company insurance maintained by a driver, a company, or a combination of a driver and a company. If the requirement is satisfied by a policy maintained by a driver, the company shall verify that the insurance policy is specifically written to cover the driver's use of a motor vehicle in connection with an application.
  - 5. A transportation network company insurance policy shall not require as a prerequisite of coverage that another motor vehicle insurance policy first deny a claim.
  - 6. If transportation network company insurance maintained by a driver has lapsed or ceased to exist, the company must provide insurance coverage required by this section beginning with the first dollar of a claim.
  - (b) A transportation network company shall disclose in writing to a participating driver the insurance coverage and

limits of liability the company provides when the driver uses a motor vehicle in connection with an application. The company shall advise the driver that the personal motor vehicle insurance policy of the driver may not provide insurance coverage required pursuant to this subsection.

- (c) An insurer that provides transportation network company insurance shall defend and indemnify the insured.
- (d)1. Nothing in this subsection shall be construed to require that a participating driver's personal motor vehicle insurance policy provide primary or excess coverage from the moment the driver logs on to an application until the driver logs off the application or a ride is complete, whichever is later.
- 2. From the moment a driver logs on to an application until the driver logs off the application, or until a ride is complete, whichever is later, the personal motor vehicle insurance policy of the driver or motor vehicle owner shall not:
- A. Provide any coverage to the driver, motor vehicle owner, or a third party unless the policy expressly provides for such coverage, with or without a separate charge, or the policy contains an amendment or endorsement to provide such coverage, for which a separately stated premium is charged; or
- B. Have a duty to defend or indemnify the driver's activities in connection with the company,

unless the policy expressly provides otherwise, with or without

- <u>a separate charge, or the policy contains an amendment or</u>
  <u>endorsement to provide such coverage, for which a separately</u>
  stated premium is charged.
- 3. Notwithstanding any other law, a personal motor vehicle insurer may offer a motor vehicle liability insurance policy that covers a driver in connection with an application only if the policy expressly provides for coverage during the periods specified in subparagraph 2., with or without a separate charge, or the policy contains an amendment or an endorsement to provide such coverage, for which a separately stated premium may be charged.
- (e) In a claims investigation, a transportation network company or its insurer shall cooperate with other insurers to facilitate the exchange of information, including the dates and times at which an accident occurred that involved a participating driver and the precise times that the driver logged on and off the application.
- (f) A participating driver shall carry proof of transportation network company insurance coverage at all times during his or her use of a motor vehicle in connection with an application. In the event of an accident, a driver shall, upon request, provide insurance coverage information to any party involved in the accident and to a police officer.
- (g) Notwithstanding any law regarding primary or excess policy coverage, this section determines the obligations of an insurance policy issued to a transportation network company and

## COMMITTEE/SUBCOMMITTEE AMENDMENT Bill No. HB 817 (2015)

Amendment No. 1a.

a participating driver using a motor vehicle in connection with an application.

## 125 TITLE AMENDMENT

Remove lines 334-335 of the amendment and insert:
electronic receipt to a passenger; eestablishing motor vehicle
insurance requirements for transportation network companies and
participating drivers during certain periods; requiring a
transportation network company to make certain disclosures in
writing; requiring a transportation network company and its
insurer to cooperate with certain claims coverage
investigations; providing for application of certain coverage
requirements;

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