

1 A bill to be entitled
 2 An act relating to renter insurance; creating s.
 3 83.491, F.S.; requiring a residential rental agreement
 4 to specify whether renter insurance is required;
 5 specifying provisions that must be included if
 6 insurance is or is not required; providing an
 7 effective date.

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

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11 Section 1. Section 83.491, Florida Statutes, is created to
 12 read:

13 83.491 Renter insurance.—A rental agreement must specify
 14 whether a tenant is required to obtain renter insurance and must
 15 provide in the agreement a line for the tenant's initials
 16 immediately following that provision.

17 (1) If renter insurance is required, the rental agreement
 18 must specify the coverage required.

19 (2) If renter insurance is not required, the rental
 20 agreement must provide a statement in substantially the
 21 following form: "The tenant is not required to obtain renter
 22 insurance; however, the tenant is strongly advised to obtain
 23 renter insurance to cover damage to or loss of personal
 24 property."

25 Section 2. This act shall take effect July 1, 2016.