

1 A bill to be entitled
2 An act relating to renters insurance; creating s.
3 83.491, F.S.; requiring that a residential lease
4 agreement provide certain disclosures regarding
5 renters insurance; providing applicability; providing
6 an effective date.

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

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

12 83.491 Renters insurance.—A landlord shall, in the lease
13 agreement, provide written notice of the tenant's personal
14 liability and liability for the loss or damage to the tenant's
15 personal property. If a lease agreement governed by this part
16 requires the tenant to obtain renters insurance, the lease must
17 specify the coverage required. A lease agreement governed by
18 this part that does not require the tenant to obtain renters
19 insurance must contain a statement in substantially the
20 following form:

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22 "Your landlord's insurance policy does not cover loss
23 or damage to your personal property and does not cover
24 your personal liability. To cover potential loss or
25 damage to your personal property and your liability,
26 you are advised to contact a licensed insurance agent

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27 or company about purchasing a renters insurance
28 policy."

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30 Section 2. This act applies to any lease agreement entered
31 into on or after January 1, 2017.

32 Section 3. This act shall take effect January 1, 2017.