

By Senator Gibson

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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.