

Amendment No. 1

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WITHDRAWN                                     (Y/N)  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                                          

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1 Committee/Subcommittee hearing bill: Commerce Committee  
2 Representative Cruz offered the following:

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4        **Amendment (with directory and title amendments)**

5        Remove lines 19-213 and insert:

6        (4) An insurer that issues a homeowner's insurance policy  
7 must include with the policy documents at initial issuance and  
8 every renewal in bold type no smaller than 18 points the  
9 following statement:

10  
11 "LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT  
12 COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR  
13 INSURANCE AGENT."

14 "FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF  
15 FLOOD INSURANCE ~~FROM THE NATIONAL FLOOD INSURANCE PROGRAM.~~ YOUR  
16 HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR

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17 DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN  
18 CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE THIS  
19 COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE  
20 DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE  
21 THESE COVERAGES WITH YOUR INSURANCE AGENT."

22  
23 The intent of this subsection is to encourage policyholders to  
24 purchase sufficient coverage to protect them in case events  
25 excluded from the standard homeowners policy, such as law and  
26 ordinance enforcement and flood, combine with covered events to  
27 produce damage or loss to the insured property. The intent is  
28 also to encourage policyholders to discuss these issues with  
29 their insurance agent.

30  
31 -----

32 **D I R E C T O R Y A M E N D M E N T**

33 Remove lines 13-16 and insert:

34 Section 1. Subsection (4) of section 627.7011, Florida  
35 Statutes, is amended to read:

36  
37 -----

38 **T I T L E A M E N D M E N T**

39 Remove lines 2-8 and insert:

COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. CS/HB 1011 (2018)

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40 | An act relating to homeowner's insurance policy disclosures;  
41 | amending s. 627.7011, F.S.; providing and revising homeowner's  
42 | insurance policy disclosure requirements; providing