

LEGISLATIVE ACTION

Senate Comm: RS 02/06/2018 House

The Committee on Judiciary (Steube) recommended the following:

Senate Amendment to Amendment (566142) (with directory and title amendments)

Between lines 30 and 31

insert:

(2) A breach or violation by the insured of a warranty, condition, or provision of a wet marine or transportation insurance policy, contract of insurance, endorsement, or application does not void the policy or contract, or constitute a defense to a loss thereon, unless such breach or violation increased the hazard by any means within the control of the

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12	insured.
13	(3) For residential property insurance, if a policy or
14	contract has been in effect for more than 90 days, a claim filed
15	by the insured cannot be denied based on credit information
16	available in public records.
17	(4) This section may not be construed to allow fraudulent
18	insurance claims as described in s. 817.234.
19	
20	===== DIRECTORY CLAUSE AMENDMENT ======
21	And the directory clause is amended as follows:
22	Delete line 5
23	and insert:
24	Section 1. Section 627.409, Florida
25	
26	========== T I T L E A M E N D M E N T =============
27	And the title is amended as follows:
28	Delete line 142
29	and insert:
30	under an insurance policy or annuity contract;
31	providing construction;