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LEGISLATIVE ACTION

Senate

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House

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The Committee on Banking and Insurance (Lee) recommended the following:

1           **Senate Amendment to Amendment (543534) (with title**  
2 **amendment)**

3  
4           Delete lines 14 - 520  
5 and insert:

6           (1) Any person required by s. 324.022 to maintain liability  
7 security for property damage, ~~liability security, required by s.~~  
8 ~~324.023 to maintain liability security for~~ bodily injury, or  
9 ~~death, or required by s. 627.733 to maintain personal injury~~  
10 ~~protection security on a motor vehicle~~ shall have in his or her



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11 immediate possession at all times while operating such motor  
12 vehicle proper proof of maintenance of the ~~required~~ security  
13 required under s. 324.021(7).

14 (a) Such proof must ~~shall~~ be in a uniform paper or  
15 electronic format, as prescribed by the department, a valid  
16 insurance policy, an insurance policy binder, a certificate of  
17 insurance, or such other proof as may be prescribed by the  
18 department.

19 (b)1. The act of presenting to a law enforcement officer an  
20 electronic device displaying proof of insurance in an electronic  
21 format does not constitute consent for the officer to access any  
22 information on the device other than the displayed proof of  
23 insurance.

24 2. The person who presents the device to the officer  
25 assumes the liability for any resulting damage to the device.

26 Section 4. Paragraph (b) of subsection (2) of section  
27 318.18, Florida Statutes, is amended to read:

28 318.18 Amount of penalties.—The penalties required for a  
29 noncriminal disposition pursuant to s. 318.14 or a criminal  
30 offense listed in s. 318.17 are as follows:

31 (2) Thirty dollars for all nonmoving traffic violations  
32 and:

33 (b) For all violations of ss. 320.0605, 320.07(1), 322.065,  
34 and 322.15(1). A ~~Any~~ person who is cited for a violation of s.  
35 320.07(1) shall be charged a delinquent fee pursuant to s.  
36 320.07(4).

37 1. If a person who is cited for a violation of s. 320.0605  
38 or s. 320.07 can show proof of having a valid registration at  
39 the time of arrest, the clerk of the court may dismiss the case



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40 and may assess a dismissal fee of up to \$10. A person who finds  
41 it impossible or impractical to obtain a valid registration  
42 certificate must submit an affidavit detailing the reasons for  
43 the impossibility or impracticality. The reasons may include,  
44 but are not limited to, the fact that the vehicle was sold,  
45 stolen, or destroyed; that the state in which the vehicle is  
46 registered does not issue a certificate of registration; or that  
47 the vehicle is owned by another person.

48 2. If a person who is cited for a violation of s. 322.03,  
49 s. 322.065, or s. 322.15 can show a driver license issued to him  
50 or her and valid at the time of arrest, the clerk of the court  
51 may dismiss the case and may assess a dismissal fee of up to  
52 \$10.

53 3. If a person who is cited for a violation of s. 316.646  
54 can show proof of security as required by s. 324.021(7) ~~s.~~  
55 ~~627.733~~, issued to the person and valid at the time of arrest,  
56 the clerk of the court may dismiss the case and may assess a  
57 dismissal fee of up to \$10. A person who finds it impossible or  
58 impractical to obtain proof of security must submit an affidavit  
59 detailing the reasons for the impracticality. The reasons may  
60 include, but are not limited to, the fact that the vehicle has  
61 since been sold, stolen, or destroyed; ~~that the owner or~~  
62 ~~registrant of the vehicle is not required by s. 627.733 to~~  
63 ~~maintain personal injury protection insurance;~~ or that the  
64 vehicle is owned by another person.

65 Section 5. Paragraphs (a) and (d) of subsection (5) of  
66 section 320.02, Florida Statutes, are amended to read:

67 320.02 Registration required; application for registration;  
68 forms.-



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69           (5) (a) Proof that bodily injury liability coverage and  
70 property damage liability coverage ~~personal injury protection~~  
71 ~~benefits~~ have been purchased if required under s. 324.022, s.  
72 324.032, or s. 627.742, that medical payments coverage has been  
73 purchased if required under s. 627.7265 ~~s. 627.733, that~~  
74 ~~property damage liability coverage has been purchased as~~  
75 ~~required under s. 324.022, that bodily injury liability or death~~  
76 coverage has been purchased if required under s. 324.023, and  
77 that combined bodily liability insurance and property damage  
78 liability insurance have been purchased if required under s.  
79 627.7415 must ~~shall~~ be provided in the manner prescribed by law  
80 by the applicant at the time of application for registration of  
81 any motor vehicle that is subject to such requirements. The  
82 issuing agent may not ~~shall refuse to~~ issue registration if such  
83 proof of purchase is not provided. Insurers shall furnish  
84 uniform proof-of-purchase cards in a paper or electronic format  
85 in a form prescribed by the department and include the name of  
86 the insured's insurance company, the coverage identification  
87 number, and the make, year, and vehicle identification number of  
88 the vehicle insured. The card must contain a statement notifying  
89 the applicant of the penalty specified under s. 316.646(4). The  
90 card or insurance policy, insurance policy binder, or  
91 certificate of insurance or a photocopy of any of these; an  
92 affidavit containing the name of the insured's insurance  
93 company, the insured's policy number, and the make and year of  
94 the vehicle insured; or such other proof as may be prescribed by  
95 the department constitutes ~~shall constitute~~ sufficient proof of  
96 purchase. If an affidavit is provided as proof, it must be in  
97 substantially the following form:



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98  
99 Under penalty of perjury, I ...(Name of insured)... do hereby  
100 certify that I have ...(bodily injury liability and Personal  
101 ~~Injury Protection~~, property damage liability coverage, and  
102 medical payments coverage, and, if required, Bodily Injury  
103 ~~Liability~~)... ~~Insurance~~ currently in effect with ...(Name of  
104 insurance company)... under ...(policy number)... covering  
105 ...(make, year, and vehicle identification number of  
106 vehicle).... ...(Signature of Insured)...

107  
108 Such affidavit must include the following warning:

109  
110 WARNING: GIVING FALSE INFORMATION IN ORDER TO OBTAIN A VEHICLE  
111 REGISTRATION CERTIFICATE IS A CRIMINAL OFFENSE UNDER FLORIDA  
112 LAW. ANYONE GIVING FALSE INFORMATION ON THIS AFFIDAVIT IS  
113 SUBJECT TO PROSECUTION.

114  
115 If an application is made through a licensed motor vehicle  
116 dealer as required under s. 319.23, the original or a photocopy  
117 ~~photostatic copy~~ of such card, insurance policy, insurance  
118 policy binder, or certificate of insurance or the original  
119 affidavit from the insured must ~~shall~~ be forwarded by the dealer  
120 to the tax collector of the county or the Department of Highway  
121 Safety and Motor Vehicles for processing. By executing the  
122 ~~aforesaid~~ affidavit, a ~~no~~ licensed motor vehicle dealer is not  
123 ~~will be~~ liable in damages for any inadequacy, insufficiency, or  
124 falsification of any statement contained therein. ~~A card must~~  
125 ~~also indicate the existence of any bodily injury liability~~  
126 ~~insurance voluntarily purchased.~~



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127 (d) The verifying of ~~proof of personal injury protection~~  
128 ~~insurance, proof of property damage liability insurance, proof~~  
129 ~~of combined bodily liability insurance and property damage~~  
130 ~~liability insurance, or proof of financial responsibility~~  
131 ~~insurance~~ and the issuance or failure to issue the motor vehicle  
132 registration under ~~the provisions of~~ this chapter may not be  
133 construed in any court as a warranty of the reliability or  
134 accuracy of the evidence of such proof, or that the provisions  
135 of any insurance policy furnished as proof of financial  
136 responsibility comply with state law. ~~Neither~~ The department or  
137 ~~nor~~ any tax collector is not liable in damages for any  
138 inadequacy, insufficiency, falsification, or unauthorized  
139 modification of any item of ~~the proof of personal injury~~  
140 ~~protection insurance, proof of property damage liability~~  
141 ~~insurance, proof of combined bodily liability insurance and~~  
142 ~~property damage liability insurance, or proof of financial~~  
143 responsibility before insurance prior to, during, or subsequent  
144 to the verification of the proof. The issuance of a motor  
145 vehicle registration does not constitute prima facie evidence or  
146 a presumption of insurance coverage.

147 Section 6. Paragraph (b) of subsection (1) of section  
148 320.0609, Florida Statutes, is amended to read:

149 320.0609 Transfer and exchange of registration license  
150 plates; transfer fee.—

151 (1)

152 (b) The transfer of a license plate from a vehicle disposed  
153 of to a newly acquired vehicle does not constitute a new  
154 registration. The application for transfer shall be accepted  
155 without requiring proof of ~~personal injury protection or~~



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156 liability insurance.

157 Section 7. Paragraph (g) is added to subsection (1) of  
158 section 320.27, Florida Statutes, and subsection (3) of that  
159 section is amended, to read:

160 320.27 Motor vehicle dealers.—

161 (1) DEFINITIONS.—The following words, terms, and phrases  
162 when used in this section have the meanings respectively  
163 ascribed to them in this subsection, except where the context  
164 clearly indicates a different meaning:

165 (g) "Garage liability insurance" means combined single-  
166 limit liability coverage, including property damage and bodily  
167 injury liability coverage, in the amount of:

168 1. Beginning January 1, 2019, and continuing through  
169 December 31, 2020, at least \$50,000.

170 2. Beginning January 1, 2021, and continuing through  
171 December 31, 2022, at least \$60,000.

172 3. Beginning January 1, 2023 and thereafter, at least  
173 \$70,000.

174 (3) APPLICATION AND FEE.—The ~~application for the license~~  
175 application must ~~shall~~ be in such form as may be prescribed by  
176 the department and is ~~shall be~~ subject to such rules with  
177 ~~respect thereto~~ as may be so prescribed by the department ~~it~~.  
178 Such application must ~~shall~~ be verified by oath or affirmation  
179 and must ~~shall~~ contain a full statement of the name and birth  
180 date of the person or persons applying for the license ~~therefor~~;  
181 the name of the firm or copartnership, with the names and places  
182 of residence of all members ~~thereof~~, if such applicant is a firm  
183 or copartnership; the names and places of residence of the  
184 principal officers, if the applicant is a body corporate or



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185 other artificial body; the name of the state under whose laws  
186 the corporation is organized; the present and former place or  
187 places of residence of the applicant; and the prior business in  
188 which the applicant has been engaged and its ~~the~~ location  
189 ~~thereof~~. The ~~Such~~ application must ~~shall~~ describe the exact  
190 location of the place of business and must ~~shall~~ state whether  
191 the place of business is owned by the applicant and when  
192 acquired, or, if leased, a true copy of the lease must ~~shall~~ be  
193 attached to the application. The applicant shall certify that  
194 the location provides an adequately equipped office and is not a  
195 residence; that the location affords sufficient unoccupied space  
196 upon and within which adequately to store all motor vehicles  
197 offered and displayed for sale; and that the location is a  
198 suitable place where the applicant can in good faith carry on  
199 such business and keep and maintain books, records, and files  
200 necessary to conduct such business, which must ~~shall~~ be  
201 available at all reasonable hours to inspection by the  
202 department or any of its inspectors or other employees. The  
203 applicant shall certify that the business of a motor vehicle  
204 dealer is the principal business that will ~~which shall~~ be  
205 conducted at that location. The application must ~~shall~~ contain a  
206 statement that the applicant is either franchised by a  
207 manufacturer of motor vehicles, in which case the name of each  
208 motor vehicle that the applicant is franchised to sell must  
209 ~~shall~~ be included, or an independent (nonfranchised) motor  
210 vehicle dealer. The application must ~~shall~~ contain other  
211 relevant information as may be required by the department. The  
212 applicant must furnish, including evidence, in a form approved  
213 by the department, that the applicant is insured under a garage





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214 liability insurance policy or a general liability insurance  
215 policy coupled with a business automobile policy having the  
216 garage liability insurance coverage required by this subsection,  
217 ~~which shall include, at a minimum, \$25,000 combined single-limit~~  
218 ~~liability coverage including bodily injury and property damage~~  
219 ~~protection and \$10,000 personal injury protection.~~ However, a  
220 salvage motor vehicle dealer as defined in subparagraph (1)(c)5.  
221 is exempt from the requirements for garage liability insurance  
222 and medical payments coverage insurance ~~and personal injury~~  
223 ~~protection insurance~~ on those vehicles that cannot be legally  
224 operated on roads, highways, or streets in this state. Franchise  
225 dealers must submit a garage liability insurance policy, and all  
226 other dealers must submit a garage liability insurance policy or  
227 a general liability insurance policy coupled with a business  
228 automobile policy. Such policy must ~~shall~~ be for the license  
229 period, and evidence of a new or continued policy must ~~shall~~ be  
230 delivered to the department at the beginning of each license  
231 period. Upon making an initial application, the applicant shall  
232 pay to the department a fee of \$300 in addition to any other  
233 fees required by law. Applicants may choose to extend the  
234 licensure period for 1 additional year for a total of 2 years.  
235 An initial applicant shall pay to the department a fee of \$300  
236 for the first year and \$75 for the second year, in addition to  
237 any other fees required by law. An applicant for renewal shall  
238 pay to the department \$75 for a 1-year renewal or \$150 for a 2-  
239 year renewal, in addition to any other fees required by law.  
240 Upon making an application for a change of location, the  
241 applicant ~~person~~ shall pay a fee of \$50 in addition to any other  
242 fees now required by law. The department shall, in the case of



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243 every application for initial licensure, verify whether certain  
244 facts set forth in the application are true. Each applicant,  
245 general partner in the case of a partnership, or corporate  
246 officer and director in the case of a corporate applicant shall  
247 ~~must~~ file a set of fingerprints with the department for the  
248 purpose of determining any prior criminal record or any  
249 outstanding warrants. The department shall submit the  
250 fingerprints to the Department of Law Enforcement for state  
251 processing and forwarding to the Federal Bureau of Investigation  
252 for federal processing. The actual cost of state and federal  
253 processing must ~~shall~~ be borne by the applicant and is in  
254 addition to the fee for licensure. The department may issue a  
255 license to an applicant pending the results of the fingerprint  
256 investigation, which license is fully revocable if the  
257 department subsequently determines that any facts set forth in  
258 the application are not true or correctly represented.

259 Section 8. Paragraph (j) of subsection (3) of section  
260 320.771, Florida Statutes, is amended to read:

261 320.771 License required of recreational vehicle dealers.—

262 (3) APPLICATION.—The application for such license shall be  
263 in the form prescribed by the department and subject to such  
264 rules as may be prescribed by it. The application shall be  
265 verified by oath or affirmation and shall contain:

266 (j) A statement that the applicant is insured under a  
267 garage liability insurance policy in accordance with s.  
268 320.27(1)(g), ~~which shall include, at a minimum, \$25,000~~  
269 ~~combined single-limit liability coverage, including bodily~~  
270 ~~injury and property damage protection, and \$10,000 personal~~  
271 ~~injury protection,~~ if the applicant is to be licensed as a



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272 dealer in, or intends to sell, recreational vehicles.

273

274 The department shall, if it deems necessary, cause an  
275 investigation to be made to ascertain if the facts set forth in  
276 the application are true and shall not issue a license to the  
277 applicant until it is satisfied that the facts set forth in the  
278 application are true.

279 Section 9. Subsections (1) and (2) of section 322.251,  
280 Florida Statutes, are amended to read:

281 322.251 Notice of cancellation, suspension, revocation, or  
282 disqualification of license.-

283 (1) All orders of cancellation, suspension, revocation, or  
284 disqualification issued under ~~the provisions of~~ this chapter,  
285 chapter 318, or chapter 324 must, ~~or ss. 627.732-627.734 shall~~  
286 be given either by personal delivery thereof to the licensee  
287 whose license is being canceled, suspended, revoked, or  
288 disqualified or by deposit in the United States mail in an  
289 envelope, first class, postage prepaid, addressed to the  
290 licensee at his or her last known mailing address furnished to  
291 the department. Such mailing by the department constitutes  
292 notification, and any failure by the person to receive the  
293 mailed order will not affect or stay the effective date or term  
294 of the cancellation, suspension, revocation, or disqualification  
295 of the licensee's driving privilege.

296 (2) The giving of notice and an order of cancellation,  
297 suspension, revocation, or disqualification by mail is complete  
298 upon expiration of 20 days after deposit in the United States  
299 mail for all notices except those issued under chapter 324 ~~or~~  
300 ~~ss. 627.732-627.734~~, which are complete 15 days after deposit in



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301 the United States mail. Proof of the giving of notice and an  
302 order of cancellation, suspension, revocation, or  
303 disqualification in either manner must ~~shall~~ be made by entry in  
304 the records of the department that such notice was given. The  
305 entry is admissible in the courts of this state and constitutes  
306 sufficient proof that such notice was given.

307 Section 10. Paragraph (a) of subsection (8) of section  
308 322.34, Florida Statutes, is amended to read:

309 322.34 Driving while license suspended, revoked, canceled,  
310 or disqualified.—

311 (8) (a) Upon the arrest of a person for the offense of  
312 driving while the person's driver license or driving privilege  
313 is suspended or revoked, the arresting officer shall determine:

314 1. Whether the person's driver license is suspended or  
315 revoked.

316 2. Whether the person's driver license has remained  
317 suspended or revoked since a conviction for the offense of  
318 driving with a suspended or revoked license.

319 3. Whether the suspension or revocation was made under s.  
320 316.646 ~~or s. 627.733~~, relating to failure to maintain required  
321 security, or under s. 322.264, relating to habitual traffic  
322 offenders.

323 4. Whether the driver is the registered owner or coowner of  
324 the vehicle.

325 Section 11. Section 324.011, Florida Statutes, is amended  
326 to read:

327 324.011 Legislative intent and purpose of chapter.—It is  
328 the Legislature's intent of this chapter to ensure that the  
329 privilege of owning or operating a motor vehicle in this state



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330 ~~be exercised recognize the existing privilege to own or operate~~  
331 ~~a motor vehicle on the public streets and highways of this state~~  
332 ~~when such vehicles are used with due consideration for others'~~  
333 ~~safety~~ others and their property, ~~and~~ to promote safety, and to  
334 provide financial security requirements for ~~such~~ owners and ~~or~~  
335 operators whose responsibility it is to recompense others for  
336 injury to person or property caused by the operation of a motor  
337 vehicle. Therefore, this chapter requires that every owner or  
338 operator of a motor vehicle required to be registered in this  
339 state establish, maintain, and it is required herein that the  
340 ~~operator of a motor vehicle involved in a crash or convicted of~~  
341 ~~certain traffic offenses meeting the operative provisions of s.~~  
342 ~~324.051(2) shall respond for such damages and show proof of~~  
343 financial ability to respond for damages arising out of the  
344 ownership, maintenance, or use of a motor vehicle in future  
345 ~~accidents~~ as a requisite to owning or operating a motor vehicle  
346 in this state his or her future exercise of such privileges.

347 Section 12. Subsections (1) and (7) and paragraph (c) of  
348 subsection (9) of section 324.021, Florida Statutes, are  
349 amended, and subsection (12) is added to that section, to read:

350 324.021 Definitions; minimum insurance required.—The  
351 following words and phrases when used in this chapter shall, for  
352 the purpose of this chapter, have the meanings respectively  
353 ascribed to them in this section, except in those instances  
354 where the context clearly indicates a different meaning:

355 (1) MOTOR VEHICLE.—Every self-propelled vehicle that is  
356 designed and required to be licensed for use upon a highway,  
357 including trailers and semitrailers designed for use with such  
358 vehicles, except traction engines, road rollers, farm tractors,



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359 power shovels, and well drillers, and every vehicle that is  
360 propelled by electric power obtained from overhead wires but not  
361 operated upon rails, but not including any personal delivery  
362 device as defined in s. 316.003, bicycle, or moped. ~~However, the~~  
363 ~~term "motor vehicle" does not include a motor vehicle as defined~~  
364 ~~in s. 627.732(3) when the owner of such vehicle has complied~~  
365 ~~with the requirements of ss. 627.730-627.7405, inclusive, unless~~  
366 ~~the provisions of s. 324.051 apply; and, in such case, the~~  
367 ~~applicable proof of insurance provisions of s. 320.02 apply.~~

368 (7) PROOF OF FINANCIAL RESPONSIBILITY. ~~That~~ Proof of  
369 ability to respond in damages for liability on account of  
370 crashes arising out of the ownership, maintenance, or use of a  
371 motor vehicle:

372 (a) With respect to a motor vehicle that is not a  
373 commercial motor vehicle, nonpublic sector bus, or for-hire  
374 passenger transportation vehicle:

375 1. Beginning January 1, 2019, and continuing through  
376 December 31, 2020, in the amount of:

377 a. Twenty thousand dollars for ~~\$10,000~~ because of bodily  
378 injury to, or the death of, one person in any one crash and, ~~+~~

379 ~~(b)~~ subject to such limits for one person, in the amount of  
380 ~~\$40,000~~ for ~~\$20,000~~ because of bodily injury to, or the death  
381 of, two or more persons in any one crash; and

382 b. Ten thousand dollars for damage to, or destruction of,  
383 property of others in any one crash.

384 2. Beginning January 1, 2021, and continuing through  
385 December 31, 2022, in the amount of:

386 a. Twenty-five thousand dollars for bodily injury to, or  
387 the death of, one person in any one crash and, subject to such



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388 limits for one person, in the amount of \$50,000 for bodily  
389 injury to, or the death of, two or more persons in any one  
390 crash; and

391 b. Ten thousand dollars for damage to, or destruction of,  
392 property of others in any one crash.

393 3. Beginning January 1, 2023, and continuing thereafter, in  
394 the amount of:

395 a. Thirty thousand dollars for bodily injury to, or the  
396 death of, one person in any one crash and, subject to such  
397 limits for one person, in the amount of \$60,000 for bodily  
398 injury to, or the death of, two or more persons in any one  
399 crash; and

400 ~~b.(e) Ten thousand dollars for damage in the amount of~~  
401 ~~\$10,000 because of injury to, or destruction of, property of~~  
402 ~~others in any one crash.; and~~

403 ~~(b)(d) With respect to commercial motor vehicles and~~  
404 ~~nonpublic sector buses, in the amounts specified in s. 627.7415~~  
405 ~~ss. 627.7415 and 627.742, respectively.~~

406 (c) With respect to nonpublic sector buses, in the amounts  
407 specified in s. 627.742.

408 (d) With respect to for-hire passenger transportation  
409 vehicles, in the amounts specified in s. 324.032.

410 (9) OWNER; OWNER/LESSOR.—

411 (c) *Application.*—

412 1. The limits on liability in subparagraphs (b)2. and 3. do  
413 not apply to an owner of motor vehicles that are used for  
414 commercial activity in the owner's ordinary course of business,  
415 other than a rental company that rents or leases motor vehicles.  
416 For purposes of this paragraph, the term "rental company"



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417 includes only an entity that is engaged in the business of  
418 renting or leasing motor vehicles to the general public and that  
419 rents or leases a majority of its motor vehicles to persons with  
420 no direct or indirect affiliation with the rental company. The  
421 term also includes a motor vehicle dealer that provides  
422 temporary replacement vehicles to its customers for up to 10  
423 days. The term "rental company" also includes:

424       a. A related rental or leasing company that is a subsidiary  
425 of the same parent company as that of the renting or leasing  
426 company that rented or leased the vehicle.

427       b. The holder of a motor vehicle title or an equity  
428 interest in a motor vehicle title if the title or equity  
429 interest is held pursuant to or to facilitate an asset-backed  
430 securitization of a fleet of motor vehicles used solely in the  
431 business of renting or leasing motor vehicles to the general  
432 public and under the dominion and control of a rental company,  
433 as described in this subparagraph, in the operation of such  
434 rental company's business.

435       2. Furthermore, with respect to commercial motor vehicles  
436 as defined in s. 207.002 or s. 320.01 ~~s. 627.732~~, the limits on  
437 liability in subparagraphs (b)2. and 3. do not apply if, at the  
438 time of the incident, the commercial motor vehicle is being used  
439 in the transportation of materials found to be hazardous for the  
440 purposes of the Hazardous Materials Transportation Authorization  
441 Act of 1994, as amended, 49 U.S.C. ss. 5101 et seq., and that is  
442 required pursuant to such act to carry placards warning others  
443 of the hazardous cargo, unless at the time of lease or rental  
444 either:

445       a. The lessee indicates in writing that the vehicle will





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446 not be used to transport materials found to be hazardous for the  
447 purposes of the Hazardous Materials Transportation Authorization  
448 Act of 1994, as amended, 49 U.S.C. ss. 5101 et seq.; or

449 b. The lessee or other operator of the commercial motor  
450 vehicle has in effect insurance with limits of at least \$5  
451 million ~~\$5,000,000~~ combined property damage and bodily injury  
452 liability.

453 (12) FOR-HIRE PASSENGER TRANSPORTATION VEHICLE.—Every “for-  
454 hire vehicle” as defined in s. 320.01(15) which is offered or  
455 used to provide transportation for persons, including taxicabs,  
456 limousines, and jitneys.

457 Section 13. Section 324.022, Florida Statutes, is amended  
458 to read:

459 324.022 Financial responsibility requirements ~~for property~~  
460 ~~damage.~~—

461 (1) (a) Every owner or operator of a motor vehicle required  
462 to be registered in this state shall establish and continuously  
463 maintain the ability to respond in damages for liability on  
464 account of accidents arising out of the use of the motor vehicle  
465 in the amount of:

466 1. Beginning January 1, 2019, and continuing through  
467 December 31, 2020:

468 a. Twenty thousand dollars for bodily injury to, or the  
469 death of, one person in any one crash and, subject to such  
470 limits for one person, in the amount of \$40,000 for bodily  
471 injury to, or the death of, two or more persons in any one  
472 crash; and

473 b. Ten thousand dollars for damage to, or destruction of,  
474 property of others in any one crash.



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475 2. Beginning January 1, 2021, and continuing through  
476 December 31, 2022:

477 a. Twenty-five thousand dollars for bodily injury to, or  
478 the death of, one person in any one crash and, subject to such  
479 limits for one person, in the amount of \$50,000 for bodily  
480 injury to, or the death of, two or more persons in any one  
481 crash; and

482 b. Ten thousand dollars for damage to, or destruction of,  
483 property of others in any one crash.

484 3. Beginning January 1, 2023, and continuing thereafter:

485 a. Thirty thousand dollars for bodily injury to, or the  
486 death of, one person in any one crash and, subject to such  
487 limits for one person, in the amount of \$60,000 for bodily  
488 injury to, or the death of, two or more persons in any one  
489 crash; and

490 b. Ten thousand dollars for ~~\$10,000 because of~~ damage to,  
491 or destruction of, property of others in any one crash.

492 (b) The requirements of paragraph (a) ~~this section~~ may be  
493 met by one of the methods established in s. 324.031; by self-  
494 insuring as authorized by s. 768.28(16); or by maintaining  
495 medical payments coverage under s. 627.7265 and a motor vehicle  
496 liability insurance policy that ~~an insurance policy providing~~  
497 ~~coverage for property damage liability in the amount of at least~~  
498 ~~\$10,000 because of damage to, or destruction of, property of~~  
499 ~~others in any one accident arising out of the use of the motor~~  
500 ~~vehicle. The requirements of this section may also be met by~~  
501 having a policy which provides combined property damage  
502 liability and bodily injury liability coverage for any one crash  
503 arising out of the ownership, maintenance, or use of a motor



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504 vehicle which conforms to the requirements of s. 324.151 in the  
505 amount of:

506 1. At least \$50,000 for every owner or operator subject to  
507 the financial responsibility required in subparagraph (1)(a)1.

508 2. At least \$60,000 for every owner or operator subject to  
509 the financial responsibility required in subparagraph (1)(a)2.

510 3. At least \$70,000 for every owner or operator subject to

511

512 ===== T I T L E A M E N D M E N T =====

513 And the title is amended as follows:

514 Delete line 2801

515 and insert:

516 for motor vehicle owners or operators; revising