

By the Committee on Banking and Insurance; and Senators Hukill, Young, and Hutson

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1 A bill to be entitled
2 An act relating to motor vehicle insurance coverage
3 for windshield glass; amending s. 627.7288, F.S.;
4 authorizing a motor vehicle insurance policy providing
5 comprehensive or combined additional coverage to
6 require an inspection of the damaged windshield of a
7 covered motor vehicle before the windshield repair or
8 replacement is authorized by the insurer; requiring
9 that such inspections be performed by certain
10 adjusters and within a specified timeframe, or the
11 right to an inspection is waived; prohibiting insurers
12 from requiring inspections under certain
13 circumstances; providing an effective date.

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

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17 Section 1. Section 627.7288, Florida Statutes, is amended
18 to read:

19 627.7288 Comprehensive coverage; ~~deductible not to apply to~~
20 motor vehicle windshield glass.—

21 (1) The deductible provisions of any policy of motor
22 vehicle insurance, delivered or issued in this state by an
23 authorized insurer, providing comprehensive coverage or combined
24 additional coverage are ~~shall~~ not ~~be~~ applicable to damage to the
25 windshield of any motor vehicle covered under such policy.

26 (2) A policy under this section may require an inspection
27 of the damaged windshield of a covered motor vehicle before the
28 windshield repair or replacement is authorized by the insurer.

29 An inspection required by an insurer must be performed by an

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30 adjuster licensed in this state who is an employee of the
31 insured's insurer and must be performed within 24 hours after
32 notice of the claim, or the right to an inspection is waived.
33 However, an insurer may not require an inspection in any case
34 where windshield damage has demonstrably impacted the structural
35 integrity of the vehicle or where continued use of the vehicle
36 would be a violation of s. 316.610.

37 Section 2. This act shall take effect July 1, 2018.