

1                                   A bill to be entitled  
 2           An act relating to motor vehicle insurance; amending  
 3           ss. 324.022, 627.041, 627.728, and 627.732, F.S.;  
 4           revising the definitions of the terms "motor vehicle,"  
 5           "motor vehicle insurance," and "policy" to include  
 6           motorcycles in provisions relating to financial  
 7           responsibility for property damage, regulation of  
 8           insurance rates, motor vehicle insurance contracts,  
 9           and the Florida Motor Vehicle No-Fault Law; providing  
 10          an effective date.

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

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 14           Section 1. Paragraph (a) of subsection (2) of section  
 15   324.022, Florida Statutes, is amended to read:

16           324.022   Financial responsibility for property damage.—

17           (2)   As used in this section, the term:

18           (a)   "Motor vehicle" means any self-propelled vehicle that  
 19   has two ~~four~~ or more wheels and that is of a type designed and  
 20   required to be licensed for use on the highways of this state,  
 21   and any trailer or semitrailer designed for use with such  
 22   vehicle. The term does not include:

23           1.   A mobile home.

24           2.   A motor vehicle that is used in mass transit and  
 25   designed to transport more than five passengers, exclusive of

26 | the operator of the motor vehicle, and that is owned by a  
 27 | municipality, transit authority, or political subdivision of the  
 28 | state.

29 |         3. A school bus as defined in s. 1006.25.

30 |         4. A vehicle providing for-hire transportation that is  
 31 | subject to the provisions of s. 324.031. A taxicab shall  
 32 | maintain security as required under s. 324.032(1).

33 |         5. A personal delivery device as defined in s. 316.003.

34 |         6. A moped or bicycle.

35 |         Section 2. Paragraph (b) of subsection (8) of section  
 36 | 627.041, Florida Statutes, is amended to read:

37 |         627.041 Definitions.—As used in this part:

38 |         (8) "Motor vehicle insurance" means a policy of motor  
 39 | vehicle insurance delivered or issued for delivery in the state  
 40 | by an authorized insurer:

41 |         (b) Insuring a motor vehicle of the private passenger type  
 42 | or station wagon type, which motor vehicle is not used as public  
 43 | or livery conveyance for passengers or rented to others, or  
 44 | insuring any other ~~four-wheeled~~ motor vehicle with two or more  
 45 | wheels, excluding a moped or bicycle, having a capacity of 1,500  
 46 | pounds or less which is not used in the occupation, profession,  
 47 | or business of the insured, other than farming;

48 |  
 49 | other than any policy issued under an automobile insurance risk  
 50 | apportionment plan or other than any policy covering garage,

51 automobile sales agency, repair shop, service station, or public  
 52 parking place operation hazards.

53 Section 3. Paragraph (a) of subsection (1) of section  
 54 627.728, Florida Statutes, is amended to read:

55 627.728 Cancellations; nonrenewals.—

56 (1) As used in this section, the term:

57 (a) "Policy" means the bodily injury and property damage  
 58 liability, personal injury protection, medical payments,  
 59 comprehensive, collision, and uninsured motorist coverage  
 60 portions of a policy of motor vehicle insurance delivered or  
 61 issued for delivery in this state:

62 1. Insuring a natural person as named insured or one or  
 63 more related individuals resident of the same household; and

64 2. Insuring only a motor vehicle of the private passenger  
 65 type or station wagon type which is not used as a public or  
 66 livery conveyance for passengers or rented to others; or  
 67 insuring any other ~~four-wheel~~ motor vehicle with two or more  
 68 wheels, excluding a moped or bicycle, having a load capacity of  
 69 1,500 pounds or less which is not used in the occupation,  
 70 profession, or business of the insured other than farming; other  
 71 than any policy issued under an automobile insurance assigned  
 72 risk plan or covering garage, automobile sales agency, repair  
 73 shop, service station, or public parking place operation  
 74 hazards.

75

76 The term "policy" does not include a binder as defined in s.  
 77 627.420 unless the duration of the binder period exceeds 60  
 78 days.

79 Section 4. Subsection (3) of section 627.732, Florida  
 80 Statutes, is amended to read:

81 627.732 Definitions.—As used in ss. 627.730–627.7405, the  
 82 term:

83 (3) "Motor vehicle" means any self-propelled vehicle with  
 84 two ~~four~~ or more wheels which is of a type both designed and  
 85 required to be licensed for use on the highways of this state  
 86 and any trailer or semitrailer designed for use with such  
 87 vehicle and includes:

88 (a) A "private passenger motor vehicle," which is any  
 89 motor vehicle which is a sedan, station wagon, or jeep-type  
 90 vehicle and, if not used primarily for occupational,  
 91 professional, or business purposes, a motor vehicle of the  
 92 pickup, panel, van, camper, or motor home type.

93 (b) A "commercial motor vehicle," which is any motor  
 94 vehicle which is not a private passenger motor vehicle.

95  
 96 The term "motor vehicle" does not include a mobile home or any  
 97 motor vehicle which is used in mass transit, other than public  
 98 school transportation, and designed to transport more than five  
 99 passengers exclusive of the operator of the motor vehicle and  
 100 which is owned by a municipality, a transit authority, or a

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101 | political subdivision of the state and does not include a moped  
102 | or bicycle.

103 |       Section 5. This act shall take effect July 1, 2018.