

1 A bill to be entitled
2 An act relating to actions against contractors without
3 required insurance coverage; creating s. 768.0426,
4 F.S.; providing that a contractor who fails to carry
5 required insurance may be personally liable for
6 damages that would have been covered by such
7 insurance; providing an effective date.
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9 Be It Enacted by the Legislature of the State of Florida:
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11 Section 1. Section 768.0426, Florida Statutes, is created
12 to read:

13 768.0426 Damages in actions against contractors without
14 required insurance coverage.—A contractor required to carry
15 public liability insurance and property damage insurance under
16 s. 489.115 who fails to carry such insurance, or who knowingly
17 carries a policy that excludes such required coverage, shall,
18 notwithstanding the organizational form of the contractor's
19 business, be personally liable for damages to a consumer that
20 otherwise would have been covered under such a required policy.

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