Florida Senate - 2020 Bill No. CS for SB 1492



LEGISLATIVE ACTION

Senate

House

Senator Brandes moved the following:

Senate Amendment (with title amendment)

Between lines 601 and 602

insert:

1 2 3

4

5

6

Section 20. Section 627.70132, Florida Statutes, is amended to read:

7 627.70132 Notice of property insurance windstorm or 8 hurricane claim.—A claim, supplemental claim, or reopened claim 9 under an insurance policy that provides property insurance, as 10 defined in s. 624.604, for loss or damage caused by the peril of 11 windstorm or hurricane is barred unless notice of the initial

SENATOR AMENDMENT

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12	claim was given to the insurer in accordance with the terms of
13	the policy within 2 years after the date of loss. A $_{ au}$
14	supplemental claim $_{ au}$ or reopened claim under an insurance policy
15	that provides property insurance, as defined in s. 624.604, is
16	barred unless notice of the supplemental claim or reopened claim
17	was given to the insurer in accordance with the terms of the
18	policy within 3 years after the <u>date of loss</u> hurricane first
19	made landfall or the windstorm caused the covered damage. This
20	section does not apply to sinkhole loss claims, which are
21	subject to the time limitation under s. 627.706(5). For purposes
22	of this section, the term "supplemental claim" or "reopened
23	claim" means any additional claim for recovery from the insurer
24	for losses from the same hurricane or windstorm which the
25	insurer has previously adjusted pursuant to the initial claim.
26	This section does not affect any applicable limitation on civil
27	actions provided in s. 95.11 for claims, supplemental claims, or
28	reopened claims timely filed under this section.
29	
30	======================================
31	And the title is amended as follows:
32	Between lines 82 and 83
33	insert:
34	amending s. 627.70132, F.S.; decreasing the timeframe
35	in which an initial notice of loss or damage caused by
36	certain perils must be given to a property insurer;
37	revising claims on which a specified time limitation
38	on providing notice of supplemental claims and
39	reopened claims applies; providing applicability;
40	revising the definition of the terms "supplemental

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41 claim" and "reopened claim";

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