



814670

LEGISLATIVE ACTION

Senate	.	House
Comm: OO	.	
02/04/2020	.	
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The Committee on Banking and Insurance (Rouson) recommended the following:

Senate Amendment (with title amendment)

Delete lines 260 - 281

and insert:

contract to adjust a claim without penalty ~~or obligation~~ within
5 calendar ~~3-business~~ days after the date on which the contract
is executed or within 5 calendar ~~3-business~~ days after the date
on which the insured or claimant has notified the insurer of the
claim, whichever is later. During a state of emergency declared
by the Governor or during the 1-year period after the date of



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11 loss, an insured or a claimant may cancel a public adjuster's
12 contract to adjust a claim without penalty or obligation within
13 14 calendar days after the date on which the contract is
14 executed or within 14 calendar days after the date on which the
15 insured or claimant has notified the insurer of the claim,
16 whichever is later. The named insured is responsible for the
17 payment for tangible work products completed directly relating
18 to the adjustment of the loss and performed before the insured
19 rescinded the agreement. The public adjuster's contract must
20 disclose to the insured or claimant his or her right to cancel
21 the contract and advise the insured or claimant that notice of
22 cancellation must be submitted in writing and sent by certified
23 mail, return receipt requested, or other form of mailing that
24 provides proof thereof, to the public adjuster at the address
25 specified in the contract; ~~provided, during any state of~~
26 ~~emergency as declared by the Governor and for 1 year after the~~
27 ~~date of loss, the insured or claimant has 5 business days after~~
28 ~~the date on which the contract is executed to cancel a public~~
29 ~~adjuster's contract.~~ An insurer, insurance representative, or
30 insurance agent may not advise against the employment of a
31 public adjuster or encourage the insured to rescind an executed
32 public adjuster agreement.

33
34 ===== T I T L E A M E N D M E N T =====

35 And the title is amended as follows:

36 Delete line 39

37 and insert:

38 without penalty; deleting a provision that insureds or
39 claimants may cancel a public adjuster's contract



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40 without obligation under certain circumstances;
41 providing that named insureds are responsible for
42 certain payments; prohibiting certain actions by an
43 insurer, insurance representative, or insurance agent;
44 amending s. 626.916,