



185448

LEGISLATIVE ACTION

Senate

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House

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The Committee on Judiciary (Polsky) recommended the following:

**Senate Amendment**

Delete lines 94 - 109

and insert:

4. Include an acknowledgment form to be signed by the insured as acknowledgment that the roof surface reimbursement schedule is a limitation of payment owed by the insurer. This signed form must be returned to the insurer and agent, if applicable, before a carrier may issue a policy with a roof surface reimbursement schedule. The acknowledgment form must be in bold type no smaller than 18 point and include the following



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12 statements:

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14 "PLEASE DISCUSS WITH YOUR INSURANCE AGENT. YOU ARE ELECTING TO  
15 PURCHASE COVERAGE ON YOUR ROOF ACCORDING TO A ROOF SURFACE  
16 REIMBURSEMENT SCHEDULE. IF YOUR ROOF IS DAMAGED BY A COVERED  
17 PERIL, YOU WILL RECEIVE A PAYMENT AMOUNT FOR YOUR ROOF ACCORDING  
18 TO THE SCHEDULE BELOW. BE ADVISED THAT THIS MAY RESULT IN YOU  
19 HAVING TO PAY, USING YOUR OWN SEPARATE FUNDS, SIGNIFICANT COSTS  
20 TO REPAIR OR REPLACE YOUR ROOF WHICH YOUR INSURANCE CARRIER IS  
21 NOT LIABLE FOR. THESE AMOUNTS ARE IN ADDITION TO YOUR  
22 DEDUCTIBLE."

23

24 "WARNING! IF YOUR ROOF IS CURRENTLY 10 YEARS OLD OR OLDER, OR  
25 UPON YOUR ROOF BECOMING 10 YEARS OLD OR OLDER, AND BECAUSE YOUR  
26 ROOF IS OF A CERTAIN TYPE OF MATERIAL, IN THE EVENT OF A COVERED  
27 LOSS, THIS POLICY WILL ONLY COVER 30 PERCENT TO 75 PERCENT OF  
28 THE REPLACEMENT FOR YOUR ROOF SURFACE MATERIALS."

29

30 5. Allow for actuarially sound methods to apply in  
31 accordance with s. 627.062.

32 6. Be approved by the office.

33 7. Be provided to the insured with the policy documents at  
34 issuance and at least 60 days before each renewal.

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