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1 A bill to be entitled 2 An act relating to motor vehicle insurance; creating 3 s. 627.7491, F.S.; providing definitions; requiring agencies that employ law enforcement officers to 4 5 maintain motor vehicle insurance under certain 6 circumstances; providing exceptions; providing 7 liability limitations; providing methods in which the 8 employing agency may meet the liability insurance 9 requirements; providing a declaration of important state interest; providing an effective date. 10 11 12 Be It Enacted by the Legislature of the State of Florida: 13 Section 1. Section 627.7491, Florida Statutes, is created 14 15 to read: 16 627.7491 Official law enforcement vehicles; motor vehicle 17 insurance requirements.-18 (1) For purposes of this section, the term: "Employing agency" means an agency that employs a law 19 (a) 20 enforcement officer. (b) 21 "Law enforcement officer" has the same meaning as in 22 s. 943.10(1). 23 (2) If an employing agency authorizes a law enforcement 24 officer to travel to his or her place of residence in an official law enforcement vehicle, the employing agency shall 25

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maintain current and valid motor vehicle insurance, including bodily injury, death, and property damage liability coverage that covers the period in which a law enforcement officer travels to or from work in an official law enforcement vehicle and covers the time a law enforcement officer travels to and from any other employing agency assignment in an official law enforcement vehicle. However, such motor vehicle insurance is not required to provide for coverage if:

- (a) The law enforcement officer makes a distinct deviation for a nonessential personal errand unless a collective bargaining agreement permits such deviation; or
- (b) The law enforcement officer acts in bad faith or with malicious purpose or in a manner exhibiting wanton and willful disregard of human rights, safety, or property.
- (3) Any suit or action brought or maintained against an employing agency for damages arising out of tort pursuant to this section, including, without limitation, any claim arising upon account of an act causing loss of property, personal injury, or death, shall be subject to the limitations provided in s. 768.28(5).
- (4) The requirements of this section may be met by any method authorized by s. 768.28(16).
- Section 2. The Legislature finds and declares that this act fulfills an important state interest.
 - Section 3. This act shall take effect July 1, 2022.

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