

2022266e1

1                   A bill to be entitled  
2           An act relating to motor vehicle insurance; creating  
3           s. 627.7491, F.S.; defining terms; requiring agencies  
4           that employ law enforcement officers to maintain motor  
5           vehicle insurance under certain circumstances;  
6           providing exceptions; providing liability limitations;  
7           providing methods in which the employing agency may  
8           meet the liability insurance requirements; providing a  
9           declaration of important state interest; providing an  
10          effective date.

11  
12   Be It Enacted by the Legislature of the State of Florida:

13  
14          Section 1. Section 627.7491, Florida Statutes, is created  
15   to read:

16          627.7491 Official law enforcement vehicles; motor vehicle  
17   insurance requirements.-

18          (1) As used in this section, the term:

19          (a) "Employing agency" means an agency that employs a law  
20   enforcement officer.

21          (b) "Law enforcement officer" has the same meaning as in s.  
22   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  
25   official law enforcement vehicle, the employing agency shall  
26   maintain current and valid motor vehicle insurance, including  
27   bodily injury, death, and property damage liability coverage  
28   that covers the period in which a law enforcement officer  
29   travels to or from work in an official law enforcement vehicle

2022266e1

30 and covers the time a law enforcement officer travels to and  
31 from any other employing agency assignment in an official law  
32 enforcement vehicle. However, such motor vehicle insurance is  
33 not required to provide for coverage if:

34 (a) The law enforcement officer makes a distinct deviation  
35 for a nonessential personal errand unless a collective  
36 bargaining agreement permits such deviation; or

37 (b) The law enforcement officer acts in bad faith or with  
38 malicious purpose or in a manner exhibiting wanton and willful  
39 disregard of human rights, safety, or property.

40 (3) Any suit or action brought or maintained against an  
41 employing agency for damages arising out of tort pursuant to  
42 this section, including, without limitation, any claim arising  
43 upon account of an act causing loss of property, personal  
44 injury, or death, shall be subject to the limitations provided  
45 in s. 768.28(5).

46 (4) The requirements of this section may be met by any  
47 method authorized by s. 768.28(16).

48 Section 2. The Legislature finds and declares that this act  
49 fulfills an important state interest.

50 Section 3. This act shall take effect July 1, 2022.