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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.

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

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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

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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.