



26 (13) (a) Except as provided in subsection (11), a  
27 policyholder may not assign, in whole or in part, any post-loss  
28 insurance benefit under any residential property insurance  
29 policy or under any commercial property insurance policy as that  
30 term is defined in s. 627.0625(1), issued on or after January 1,  
31 2023. An attempt to assign post-loss property insurance benefits  
32 under such a policy is void, invalid, and unenforceable.

33 (b) In addition to residential property insurance policies  
34 and commercial property insurance policies issued by authorized  
35 insurers, the prohibition under paragraph (a) also applies to  
36 residential property insurance policies and commercial property  
37 insurance policies issued by an eligible surplus lines insurer  
38 on or after July 1, 2024.

39 Section 2. This act shall take effect July 1, 2024.