

Amendment No.

CHAMBER ACTION

Senate

House

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Representative Griffitts offered the following:

Amendment (with title amendment)

Remove lines 109-568 and insert:

(6) All third party settlement organizations that conduct transactions involving a participating payee with an address in this state and that have a contractual obligation with such participating payee to make payment to the organizations shall create a mechanism for senders of payments to identify whether a payment to a payee is for goods and services or is personal. The mechanism must clearly indicate the sender's requirement to indicate the appropriate transaction type. The sender of the payment is responsible for indicating the appropriate

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14 transaction type. All third party settlement organizations shall
15 maintain records that clearly identify whether a transaction, as
16 designated by the sender of the payment, is a transaction for
17 goods and services or is personal. The information in the return
18 submitted to the department under subsection (2) for such
19 entities must be limited to transactions for goods and services.

20 (7) Notwithstanding this section, subsection (6) does not
21 apply to a third party settlement organization if a contractual
22 agreement or arrangement to provide a third party payment
23 network to a participating payee requires the third party
24 settlement organization solely to settle third party network
25 transactions for the provision of goods and services.

26 Section 2. Subsection (16) is added to section 280.051,
27 Florida Statutes, to read:

28 280.051 Grounds for suspension or disqualification of a
29 qualified public depository.—A qualified public depository may
30 be suspended or disqualified or both if the Chief Financial
31 Officer determines that the qualified public depository has:

32 (16) Pursuant to a determination notice reported by the
33 Office of Financial Regulation under s. 655.49, acted in bad
34 faith when terminating, suspending, or taking similar action
35 restricting access to a customer's or member's account, or
36 failed to cooperate in an investigation conducted pursuant to s.
37 655.49(3), including, without limitation, failing to timely file
38 a termination-of-access report with the office.

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39 Section 3. Paragraph (b) of subsection (1) of section
40 280.054, Florida Statutes, is amended to read:

41 280.054 Administrative penalty in lieu of suspension or
42 disqualification.—

43 (1) If the Chief Financial Officer finds that one or more
44 grounds exist for the suspension or disqualification of a
45 qualified public depository, the Chief Financial Officer may, in
46 lieu of suspension or disqualification, impose an administrative
47 penalty upon the qualified public depository.

48 (b) With respect to any knowing and willful violation of a
49 lawful order or rule, the Chief Financial Officer may impose a
50 penalty upon the qualified public depository in an amount not
51 exceeding \$1,000 for each violation. If restitution is due, the
52 qualified public depository shall make restitution upon the
53 order of the Chief Financial Officer and shall pay interest on
54 such amount at the legal rate. Each day a violation continues
55 constitutes a separate violation. Each of the following Failure
56 to timely file the attestation required under s. 280.025 is
57 deemed a knowing and willful violation by the qualified public
58 depository:

59 1. Failure to timely file the attestation required under
60 s. 280.025.

61 2. Bad faith termination, suspension, or similar action
62 restricting access to a customer's or member's account, as

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63 determined by the Office of Financial Regulation pursuant to s.
64 655.49.

65 3. Failure to cooperate in an investigation conducted
66 pursuant to s. 655.49(3), including, without limitation, failure
67 to timely file a termination-of-access report with the office.

68 Section 4. Section 415.10341, Florida Statutes, is created
69 to read:

70 415.10341 Protection of specified adults.-

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

72 (a) "Financial exploitation" means the wrongful or
73 unauthorized taking, withholding, appropriation, or use of
74 money, assets, or property of a specified adult; or any act or
75 omission by a person, including through the use of a power of
76 attorney, guardianship, or conservatorship of a specified adult,
77 to:

78 1. Obtain control over the specified adult's money,
79 assets, or property through deception, intimidation, or undue
80 influence to deprive him or her of the ownership, use, benefit,
81 or possession of the money, assets, or property; or

82 2. Divert the specified adult's money, assets, or property
83 to deprive him or her of the ownership, use, benefit, or
84 possession of the money, assets, or property.

85 (b) "Financial institution" means a state financial
86 institution or a federal financial institution as those terms
87 are defined under s. 655.005(1)(w) and (1)(h), respectively.

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88 (c) "Specified adult" means a natural person 70 years of
89 age or older, or a vulnerable adult as defined in s. 415.102.

90 (d) "Trusted contact" means a natural person 18 years of
91 age or older whom the account owner has expressly identified and
92 recorded in a financial institution's books and records as the
93 person who may be contacted about the account.

94 (2) The Legislature finds that many persons in this state,
95 because of age or disability, are at increased risk of financial
96 exploitation and loss of their assets, funds, investments, and
97 investment accounts. The Legislature further finds that
98 specified adults in this state are at a statistically higher
99 risk of being targeted for financial exploitation, regardless of
100 diminished capacity or other disability, because of their
101 accumulation of substantial assets and wealth compared to
102 younger age groups. In enacting this section, the Legislature
103 recognizes the freedom of specified adults to manage their
104 assets, make investment choices, and spend their funds, and
105 intends that such rights may not be infringed absent a
106 reasonable belief of financial exploitation as provided in this
107 section. The Legislature therefore intends to provide for the
108 prevention of financial exploitation of such persons. The
109 Legislature intends to encourage the constructive involvement of
110 financial institutions that take action based upon the
111 reasonable belief that specified adults who have accounts with
112 such financial institutions have been or are the subject of

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113 financial exploitation. The Legislature intends to balance the
114 rights of specified adults to direct and control their assets,
115 funds, and investments and to exercise their constitutional
116 rights consistent with due process with the need to provide
117 financial institutions the ability to place narrow, time-limited
118 restrictions on these rights in an effort to decrease specified
119 adults' risk of loss due to abuse, neglect, or financial
120 exploitation.

121 (3) If a financial institution reports suspected financial
122 exploitation of a specified adult pursuant to s. 415.1034, it
123 may delay a disbursement or transaction from an account of a
124 specified adult or an account for which a specified adult is a
125 beneficiary or beneficial owner if all of the following apply:

126 (a) The financial institution immediately initiates an
127 internal review of the facts and circumstances that caused an
128 employee of the financial institution to report suspected
129 financial exploitation.

130 (b) Not later than 3 business days after the date on which
131 the delay was first placed, the financial institution:

132 1. Notifies in writing all parties authorized to transact
133 business on the account and any trusted contact on the account,
134 using the contact information provided for the account, with the
135 exception of any party that an employee of the financial
136 institution reasonably believes has engaged in, is engaging in,
137 has attempted to engage in, or will attempt to engage in the

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138 suspected financial exploitation of the specified adult. The
139 notice, which may be provided electronically, must provide the
140 reason for the delay.

141 2. Creates a written or electronic record of the delayed
142 disbursement or transaction which includes, at minimum, the
143 following information:

144 a. The date on which the delay was first placed.

145 b. The name and address of the specified adult.

146 c. The business location of the financial institution.

147 d. The name and title of the employee who reported
148 suspected financial exploitation of the specified adult pursuant
149 to s. 415.1034.

150 e. The facts and circumstances that caused the employee to
151 report suspected financial exploitation.

152 (4) The financial institution must maintain for at least 5
153 years after the date of a delayed disbursement or transaction a
154 written or electronic record of the information required by
155 subparagraph (3)(b)2.

156 (5) A delay on a disbursement or transaction under
157 subsection (3) expires 5 business days after the date on which
158 the delay was first placed. However, the financial institution
159 may extend the delay for up to 7 additional calendar days if the
160 financial institution's review of the available facts and
161 circumstances continues to support the reasonable belief that
162 financial exploitation of the specified adult has occurred, is

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163 occurring, has been attempted, or will be attempted. The length
164 of the delay may be shortened or extended at any time by a court
165 of competent jurisdiction. This subsection does not prevent a
166 financial institution from terminating a delay after
167 communication with the parties authorized to transact business
168 on the account and any trusted contact on the account.

169 (6) Before placing a delay on a disbursement or
170 transaction pursuant to this section, a financial institution
171 must do all of the following:

172 (a) Develop training policies or programs reasonably
173 designed to educate employees on issues pertaining to financial
174 exploitation of specified adults.

175 (b) Conduct training for all employees at least annually
176 and maintain a written record of all trainings conducted.

177 (c) Develop, maintain, and enforce written procedures
178 regarding the manner in which suspected financial exploitation
179 is reviewed internally, including, if applicable, the manner in
180 which suspected financial exploitation is required to be
181 reported to supervisory personnel.

182 (7) Absent a reasonable belief of financial exploitation
183 as provided in this section, this section does not otherwise
184 alter a financial institution's obligations to all parties
185 authorized to transact business on an account and any trusted
186 contact named on such account.

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187 (8) This section does not create new rights for or impose
188 new obligations on a financial institution under other
189 applicable law.

190 Section 5. Paragraph (b) of subsection (1) of section
191 489.147, Florida Statutes, is redesignated as paragraph (c), a
192 new paragraph (b) is added to that subsection, and subsection
193 (6) is added to that section, to read:

194 489.147 Prohibited property insurance practices; contract
195 requirements.—

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

197 (b) "Residential property owner" means the person who
198 holds the legal title to the residential real property that is
199 subject of and directly impacted by the action of a governmental
200 entity. The term does not include a governmental entity.

201 (6) (a) A residential property owner may cancel a contract
202 to replace or repair a roof without penalty or obligation within
203 10 days after the execution of the contract or by the official
204 start date, whichever comes first, if the contract was entered
205 into based on events that are subject of a declaration of a
206 state of emergency by the Governor. For the purposes of this
207 subsection, the official start date is the date on which work
208 that includes the installation of materials that will be
209 included in the final work on the roof commences, a final permit
210 has been issued, or a temporary repair to the roof covering or
211 roof has been made in compliance with the Florida Building Code.

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212 (b) A contractor executing a contract during a declaration
213 of a state of emergency to replace or repair a roof of a
214 residential property must include or add as an attachment to the
215 contract the following language, in bold type of not less than
216 18 points, immediately before the space reserved for the
217 signature of the residential property owner:

218
219 "You, the residential property owner, may cancel this contract
220 without penalty or obligation within 10 days after the execution
221 of the contract or by the official start date, whichever comes
222 first, because this contract was entered into during a state of
223 emergency by the Governor. The official start date is the date
224 on which work that includes the installation of materials that
225 will be included in the final work on the roof commences, a
226 final permit has been issued, or a temporary repair to the roof
227 covering or roof system has been made in compliance with the
228 Florida Building Code."

229
230 (c) The residential property owner must send the notice of
231 cancellation by certified mail, return receipt requested, or
232 other form of mailing that provides proof thereof, at the
233 address specified in the contract.

234 Section 6. Subsection (9) of section 559.9611, Florida
235 Statutes, is amended to read:

236 559.9611 Definitions.—As used in this part, the term:

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237 (9) "Depository institution" means a bank, a credit union,
238 a savings bank, a savings and loan association, a savings or
239 thrift association, or an industrial loan company doing business
240 under the authority of a charter issued by the United States,
241 this state, or any other state, district, territory, or
242 commonwealth of the United States which is authorized to
243 transact business in this state and whose deposits or share
244 accounts are insured by the Federal Deposit Insurance
245 Corporation or the National Credit Union Share Insurance Fund
246 ~~Florida state-chartered bank, savings bank, credit union, or~~
247 ~~trust company, or a federal savings or thrift association, bank,~~
248 ~~credit union, savings bank, or thrift.~~

249 Section 7. Paragraph (d) of subsection (8) of section
250 624.424, Florida Statutes, is amended to read:

251 624.424 Annual statement and other information.—

252 (8)

253 (d) Upon creation of the continuing education required
254 under this paragraph, the certified public accountant that
255 prepares the audit must be licensed to practice pursuant to
256 chapter 473 and must have completed at least 4 hours of
257 insurance-related continuing education during each 2-year
258 continuing education cycle. An insurer may not use the same
259 accountant or partner of an accounting firm responsible for
260 preparing the report required by this subsection for more than 5
261 consecutive years. Following this period, the insurer may not

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262 use such accountant or partner for a period of 5 years, but may
263 use another accountant or partner of the same firm. An insurer
264 may request the office to waive this prohibition based upon an
265 unusual hardship to the insurer and a determination that the
266 accountant is exercising independent judgment that is not unduly
267 influenced by the insurer considering such factors as the number
268 of partners, expertise of the partners or the number of
269 insurance clients of the accounting firm; the premium volume of
270 the insurer; and the number of jurisdictions in which the
271 insurer transacts business.

272 Section 8. Subsection (2) of section 626.8796, Florida
273 Statutes, is amended to read:

274 626.8796 Public adjuster contracts; disclosure statement;
275 fraud statement.—

276 (2) A public adjuster contract relating to a property and
277 casualty claim must contain the full name, permanent business
278 address, phone number, e-mail address, and license number of the
279 public adjuster; the full name and license number of the public
280 adjusting firm; and the insured's full name, street address,
281 phone number, and e-mail address, together with a brief
282 description of the loss. The contract must state the percentage
283 of compensation for the public adjuster's services in minimum
284 18-point bold type before the space reserved in the contract for
285 the signature of the insured; the type of claim, including an
286 emergency claim, nonemergency claim, or supplemental claim; the

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287 initials of the named insured on each page that does not contain
288 the insured's signature; the signatures of the public adjuster
289 and all named insureds; and the signature date. If all of the
290 named insureds' signatures are not available, the public
291 adjuster must submit an affidavit signed by the available named
292 insureds attesting that they have authority to enter into the
293 contract and settle all claim issues on behalf of the named
294 insureds. An unaltered copy of the executed contract must be
295 remitted to the insured at the time of execution and to the
296 insurer, or the insurer's representative within 7 days after
297 execution. A public adjusting firm that adjusts claims primarily
298 for commercial entities with operations in more than one state
299 and that does not directly or indirectly perform adjusting
300 services for insurers or individual homeowners is deemed to
301 comply with the requirements of this subsection if, at the time
302 a proof of loss is submitted, the public adjusting firm remits
303 to the insurer an affidavit signed by the public adjuster or
304 public adjuster apprentice that identifies:

305 (a) The full name, permanent business address, phone
306 number, e-mail address, and license number of the public
307 adjuster or public adjuster apprentice.

308 (b) The full name of the public adjusting firm.

309 (c) The insured's full name, street address, phone number,
310 and e-mail address, together with a brief description of the
311 loss.

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312 (d) An attestation that the compensation for public
313 adjusting services will not exceed the limitations provided by
314 law.

315 (e) The type of claim, including an emergency claim,
316 nonemergency claim, or supplemental claim.

317 Section 9. Subsection (2) of section 627.43141, Florida
318 Statutes, is amended to read:

319 627.43141 Notice of change in policy terms.—

320 (2) A renewal policy may contain a change in policy terms.
321 If such change occurs, the insurer shall give the named insured
322 advance written notice summarizing the change, which may be
323 enclosed in ~~along with~~ the written notice of renewal premium
324 required under ss. 627.4133 and 627.728 or sent separately
325 within the timeframe required under the Florida Insurance Code
326 for the provision of a notice of nonrenewal to the named insured
327 for that line of insurance. The insurer must also provide a
328 sample copy of the notice to the named insured's insurance agent
329 before or at the same time that notice is provided to the named
330 insured. Such notice shall be entitled "Notice of Change in
331 Policy Terms." Beginning January 1, 2025, the notice must be in
332 bold type of not less than 14 points and must be included as a
333 single page or consecutive pages, as necessary, within the
334 written notice.

335 Section 10. Section 627.6426, Florida Statutes, is amended
336 to read:

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337 627.6426 Short-term health insurance.—

338 (1) For purposes of this part, the term "short-term health
339 insurance" means health insurance coverage provided by an issuer
340 with an expiration date specified in the contract that is less
341 than 12 months after the original effective date of the contract
342 and, taking into account renewals or extensions, has a duration
343 not to exceed 36 months in total.

344 (2) All contracts for short-term health insurance entered
345 into by an issuer and an individual seeking coverage shall
346 include the following written disclosures signed by the
347 purchaser at the time of purchase disclosure:

348 (a) The following statement:

349
350 "This coverage is not required to comply with certain federal
351 market requirements for health insurance, principally those
352 contained in the Patient Protection and Affordable Care Act. Be
353 sure to check your policy carefully to make sure you are aware
354 of any exclusions or limitations regarding coverage of
355 preexisting conditions or health benefits (such as
356 hospitalization, emergency services, maternity care, preventive
357 care, prescription drugs, and mental health and substance use
358 disorder services). Your policy might also have lifetime and/or
359 annual dollar limits on health benefits. If this coverage
360 expires or you lose eligibility for this coverage, you might

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361 have to wait until an open enrollment period to get other health
362 insurance coverage."

363

364 (b) The following information:

365 1. The duration of the contract, including any waiting
366 period.

367 2. Any essential health benefit under 42 U.S.C. s.
368 18022(b) that the contract does not provide.

369 3. The content of coverage.

370 4. Any exclusion of preexisting conditions.

371 (3) The disclosures required in subsection (2) must be
372 printed in no less than 12-point type and in a color that is
373 readable. A copy of the signed disclosures must be maintained by
374 the issuer for a period of 5 years after the date of purchase.

375 (4) Disclosures provided by electronic means must meet the
376 requirements of subsection (2).

377 Section 11. Subsection (4) of section 627.70132, Florida
378 Statutes, is renumbered as subsection (5), and a new subsection
379 (4) is added to that section to read:

380 627.70132 Notice of property insurance claim.-

381 (4)(a) A notice of claim for loss assessment coverage
382 under s. 627.714 may not occur later than 3 years after the date
383 of loss and must be provided to the insurer the later of:

384 1. Within 1 year after the date of loss; or

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385 2. Within 90 days after the date on which the condominium
386 association or its governing board votes to levy an assessment
387 resulting from a covered loss.

388 (b) For purposes of this subsection, the date of loss is
389 the date of the covered loss event that created the need for an
390 assessment.

391 Section 12. Section 655.49, Florida Statutes, is created
392 to read:

393 655.49 Bad faith termination or restriction of account
394 access; investigations by the office.-

395 (1) A customer or member of a financial institution who
396 reasonably believes that a financial institution has terminated,
397 suspended, or taken similar action restricting access to the
398 customer's or member's account in bad faith may file, within 30
399 calendar days after such termination, suspension, or similar
400 action restricting account access, a complaint with the office
401 alleging a violation of this section. Such complaint is barred
402 if not timely filed.

403 (2) This section does not apply if a financial
404 institution's termination, suspension, or similar action
405 restricting a customer's or member's account access was due to
406 one or more of the following:

407 (a) The customer or member initiated the change in access;

408 (b) There is a lack of activity in the account; or

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409 (c) The account is presumed unclaimed property pursuant to
410 chapter 717.

411 (3) Upon receipt of a customer's or member's complaint
412 under subsection (1):

413 (a) Within 30 calendar days, the office must notify the
414 financial institution that a complaint has been filed.

415 (b) Within 30 calendar days after receiving the notice
416 from the office, the financial institution must file with the
417 office a termination-of-access report containing such
418 information as the commission requires by rule.

419 (c) Within 90 calendar days after receiving the
420 termination-of-access report from the financial institution, the
421 office must investigate the financial institution's action and
422 determine whether the action was taken in bad faith as
423 substantiated by competent and substantial evidence that was
424 known or should have been known to the financial institution at
425 the time of the termination, suspension, or similar action
426 restricting a customer's or member's account access.

427 (d) Within 30 calendar days after making the determination
428 required under paragraph (c), the office must report to the
429 Attorney General and the Chief Financial Officer the
430 determination of a bad faith termination, suspension, or similar
431 action restricting a customer's or member's account access. The
432 report to the Attorney General must describe the findings of the
433 investigation, provide a summary of the evidence, and state

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434 whether an alleged violation of the financial institutions codes
435 by the financial institution occurred. Upon reporting to the
436 Attorney General pursuant to this paragraph, the office must
437 send a copy of the report to the customer or member by certified
438 mail, return receipt requested.

439 (4) A financial institution's bad faith termination,
440 suspension, or similar action restricting access to a customer's
441 or member's account, as determined by the office pursuant to
442 subsection (3), or a financial institution's failure to
443 cooperate in an investigation conducted pursuant to subsection
444 (3), including, without limitation, failure to timely file a
445 termination-of-access report with the office, constitutes a
446 violation of the financial institutions codes and subjects the
447 financial institution to the applicable sanctions and penalties
448 provided for in the financial institutions codes.

449 (5) In addition to any sanctions and penalties under the
450 financial institutions codes, a financial institution's bad
451 faith termination, suspension, or similar action restricting
452 access to a customer's or member's account, as determined by the
453 office pursuant to subsection (3), or a financial institution's
454 failure to cooperate in an investigation conducted pursuant to
455 subsection (3), including, without limitation, failure to timely
456 file a termination-of-access report with the office, constitutes
457 a violation of the Florida Deceptive and Unfair Trade Practices
458 Act under part II of chapter 501, and any exceptions otherwise

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459 provided under s. 501.212(4) shall not apply to any violations
460 of this section. Notwithstanding s. 501.211, violations must be
461 enforced only by the enforcing authority, as defined in s.
462 501.203(2), and subject the violator to the sanctions and
463 penalties provided for in part II of chapter 501. If such action
464 is successful, the enforcing authority is entitled to reasonable
465 attorney fees and costs.

466 (6) The office shall provide any report filed pursuant to
467 this section, or any information contained therein, to any
468 federal, state, or local law enforcement or prosecutorial
469 agency, and any federal or state agency responsible for the
470 regulation or supervision of financial institutions, if the
471 provision of such report is otherwise required by law.

472 (7) If the office determines under subsection (3) that a
473 financial institution has acted in bad faith, the aggrieved
474 customer or member of the financial institution has a cause of
475 action against the financial institution for damages and may
476 recover damages therefor in any court of competent jurisdiction,
477 together with costs and reasonable attorney fees to be assessed
478 by the court. To recover damages under this subsection, the
479 customer or member must establish by clear and convincing
480 evidence that the financial institution acted in bad faith in
481 terminating, suspending, or taking similar action restricting
482 access to the customer's or member's account. The office's
483 determination that the financial institution has acted in bad

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484 faith pursuant to subsection (3) does not, in and of itself,
 485 establish clear and convincing evidence that the financial
 486 institution acted in bad faith in the termination, suspension,
 487 or similar action restricting access to the customer's or
 488 member's account. A customer's or member's failure to initiate a
 489 cause of action under this subsection within 12 months after the
 490 office's finding of bad faith pursuant to subsection (3) bars
 491 recovery of any filed claims thereafter.

492 (8) By July 1, 2024, the office shall make available on
 493
 494 -----

495 **T I T L E A M E N D M E N T**

496 Remove lines 9-58 and insert:
 497 transactions; amending s. 280.051, F.S.; providing
 498 requirements for the senders of payment; providing
 499 recordkeeping requirements; providing
 500 nonapplicability; providing requirements for the
 501 senders of payment; providing recordkeeping
 502 requirements; providing nonapplicability; providing
 503 additional grounds for qualified public depositories
 504 to be suspended and disqualified; amending s. 280.054,
 505 F.S.; providing additional acts deemed knowing and
 506 willful violations by qualified public depositories
 507 which are subject to certain penalties; creating s.
 508 415.10341, F.S.; defining terms; providing legislative

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509 findings and intent; authorizing financial
510 institutions, under certain circumstances, to delay a
511 disbursement or transaction from an account of a
512 specified adult; providing duties of the financial
513 institution when such delay is placed; requiring the
514 financial institution to maintain certain records for
515 a specified time; specifying that a delay on a
516 disbursement or transaction expires on a certain date;
517 authorizing the financial institution to extend the
518 delay under certain circumstances; authorizing a court
519 of competent jurisdiction to shorten or extend the
520 delay; providing construction; requiring financial
521 institutions to take certain actions before placing a
522 delay on a disbursement or transaction; providing
523 construction; amending s. 489.147, F.S.; defining a
524 term; authorizing a residential property owner to
525 cancel contracts to replace or repair a roof without
526 penalty or obligation within a specified timeframe
527 under certain circumstances; requiring contractors to
528 include a notice in the contracts with residential
529 property owners under certain circumstances; providing
530 requirements for notices of contract cancellation;
531 amending s. 559.9611, F.S.; revising the definition of
532 the term "depository institution"; amending s.
533 624.424, F.S.; providing requirements for certain

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534 insurers' accountants; amending s. 626.8796, F.S.;

535 revising the content of certain public adjuster

536 contracts; amending s. 627.43141, F.S.; providing

537 requirements for certain notice of change in insurance

538 renewal policy terms; amending s. 627.6426, F.S.;

539 revising the disclosure requirements of contracts for

540 short-term health insurance; amending s. 627.70132,

541 F.S.; providing requirements for notices of claims for

542 loss assessment coverage; providing dates of loss;

543 creating s. 655.49, F.S.; authorizing customers and

544 members of financial institutions to file certain

545 complaints with the Office of Financial Regulation;

546 providing nonapplicability; providing duties of the

547 office upon receipt of such complaints; providing

548 reporting requirements; providing violations;

549 providing that certain actions or certain failure of

550 financial institutions to cooperate in specified

551 investigations constitute violations of the Florida

552 Deceptive and Unfair Trade Practices Act; providing

553 that violations are enforced only by the enforcing

554 authority; providing attorney fees and costs;

555 requiring the office to provide reports to certain

556 entities; providing causes of action; requiring the

557 office to make certain

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