

1 A bill to be entitled
2 An act relating to consumer protection; amending s.
3 212.134, F.S.; defining terms; revising requirements
4 for payment settlement entities, or their electronic
5 payment facilitators or contracted third parties, in
6 submitting information returns to the Department of
7 Revenue; specifying requirements for third party
8 settlement organizations that conduct certain
9 transactions; creating s. 286.312, F.S.; prohibiting
10 agencies from entering into certain contracts or
11 agreements; amending s. 319.261, F.S.; requiring the
12 title to a mobile home to be retired if the owner of
13 the real property records certain documents in the
14 official records of the clerk of court in the county
15 in which the real property is located; amending s.
16 489.147, F.S.; authorizing insureds and claimants to
17 cancel contracts to replace or repair a roof without
18 penalty or obligation within a specified timeframe
19 under certain circumstances; requiring contractors to
20 include a notice in the contracts with residential
21 property owners under certain circumstances; proving
22 requirements for notices of contract cancellation;
23 amending s. 559.9611, F.S.; revising the definition of
24 the term "depository institution"; amending s.
25 624.424, F.S.; providing requirements for certain

26 insurers' accountants; amending s. 626.854, F.S.;
 27 revising applicability of provisions relating to
 28 public adjusters; amending s. 626.8796, F.S.; revising
 29 the content of certain public adjuster contracts;
 30 amending s. 627.6426, F.S.; revising the disclosure
 31 requirements of contracts for short-term health
 32 insurance; amending s. 627.70132, F.S.; providing that
 33 claims resulting from certain loss assessments are
 34 considered to have occurred on a specified date;
 35 amending s. 791.012, F.S.; updating the source of the
 36 code for outdoor display of fireworks; providing an
 37 effective date.

38

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

40

41 Section 1. Section 212.134, Florida Statutes, is amended
 42 to read:

43 212.134 Information returns relating to payment-card and
 44 third party ~~third-party~~ network transactions.—

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

46 (a) "Participating payee" has the same meaning as in s.
 47 6050W of the Internal Revenue Code.

48 (b) "Return" or "information return" means the Form 1099-K
 49 required under s. 6050W of the Internal Revenue Code.

50 (c) "Third party network transaction" has the same meaning

51 as in s. 6050W of the Internal Revenue Code.

52 (d) "Third party settlement organization" has the same
53 meaning as in s. 6050W of the Internal Revenue Code.

54 (2) For each year in which a payment settlement entity, an
55 electronic payment facilitator, or other third party contracted
56 with the payment settlement entity to make payments to settle
57 reportable payment transactions on behalf of the payment
58 settlement entity must file a return pursuant to s. 6050W of the
59 Internal Revenue Code, for participating payees with an address
60 in this state, the entity, the facilitator, or the third party
61 must submit the information in the return to the department by
62 the 30th day after filing the federal return. The format of the
63 information returns required must be either a copy of such
64 information returns or a copy of such information returns
65 related to participating payees with an address in the state.
66 For purposes of this subsection, the term "payment settlement
67 entity" has the same meaning as provided in s. 6050W of the
68 Internal Revenue Code.

69 (3)~~(2)~~ All reports of returns submitted to the department
70 under this section must be in an electronic format.

71 (4)~~(3)~~ Any payment settlement entity, facilitator, or
72 third party failing to file the information return required,
73 filing an incomplete information return, or not filing an
74 information return within the time prescribed is subject to a
75 penalty of \$1,000 for each failure, if the failure is for not

76 | more than 30 days, with an additional \$1,000 for each month or
77 | fraction of a month during which each failure continues. The
78 | total amount of penalty imposed on a reporting entity may not
79 | exceed \$10,000 annually.

80 | ~~(5)-(4)~~ The executive director or his or her designee may
81 | waive the penalty if he or she determines that the failure to
82 | timely file an information return was due to reasonable cause
83 | and not due to willful negligence, willful neglect, or fraud.

84 | (6) All third party settlement organizations that conduct
85 | transactions involving a participating payee with an address in
86 | this state shall create a mechanism for participating payees to
87 | identify whether a participating payee's transaction is for
88 | goods and services or is personal. The mechanism must clearly
89 | indicate the participating payee's requirement to indicate the
90 | appropriate transaction type. The participating payee is
91 | responsible for indicating the appropriate transaction type. All
92 | third party settlement organizations shall maintain records that
93 | clearly identify whether a transaction, as designated by the
94 | participating payee, is a transaction for goods and services or
95 | is personal. The information in the return submitted to the
96 | department under subsection (2) for such entities must be
97 | limited to transactions for goods and services.

98 | Section 2. Section 286.312, Florida Statutes, is created
99 | to read:

100 | 286.312 Prohibited use of state funds; censorship or

101 blacklisting of news sources.—An agency may not enter into a
 102 contract or other agreement with an entity whose function is to
 103 advise the censorship or blacklisting of news sources based on
 104 subjective criteria or political biases under the stated goal of
 105 fact-checking or removing misinformation.

106 Section 3. Subsection (2) of section 319.261, Florida
 107 Statutes, is amended to read:

108 319.261 Real property transactions; retiring title to
 109 mobile home.—

110 (2) The title to the mobile home shall ~~may~~ be retired by
 111 the department if the owner of the real property records the
 112 following documents in the official records of the clerk of
 113 court in the county in which the real property is located:

114 (a)1. The original title to the mobile home which includes
 115 ~~shall include~~ a description of the mobile home, including model
 116 year, make, width, length, and vehicle identification number,
 117 and a statement by any recorded lienholder on the title that the
 118 security interest in the home has been released~~7~~ or that such
 119 security interest will be released upon retirement of the title
 120 as set forth in this section;:-

121 2.~~(b)~~ The legal description of the real property, and in
 122 the case of a leasehold interest, a copy of the lease agreement;
 123 and-

124 3.~~(c)~~ A sworn statement by the owner of the real property,
 125 as shown on the real property deed or lease, that he or she is

126 the owner of the mobile home and that the home is permanently
127 affixed to the real property in accordance with state law; or
128 (b) A mortgage against the owner's mobile home and real
129 property.

130 Section 4. Subsection (6) is added to section 489.147,
131 Florida Statutes, to read:

132 489.147 Prohibited property insurance practices; contract
133 requirements.—

134 (6) (a) An insured or claimant may cancel a contract to
135 replace or repair a roof without penalty or obligation until 10
136 days following the execution of the contract or until the
137 official start date, whichever comes first, if the contract was
138 entered into based on events that are the subject of a
139 declaration of a state of emergency by the Governor. For the
140 purposes of this subsection, the official start date is the date
141 on which the work on the roof commences.

142 (b) A contractor executing during a declaration of a state
143 of emergency a contract to replace or repair a roof of a
144 residential property must include in the contract the following
145 language, in bold type of not less than 18 points, immediately
146 before the space reserved for the signature of the residential
147 property owner:

148
149 "You, the residential property owner, may cancel this contract
150 without penalty or obligation until 10 days following the

151 execution of the contract or until the official start date,
 152 whichever comes first, because this contract was entered into
 153 during a declaration of a state of emergency by the Governor. It
 154 is the responsibility of your contractor to include an official
 155 start date clause in your contact. This clause must state the
 156 official start date and the work that will be commenced on that
 157 date. If there is no official start date clause in the contract,
 158 the contract may be voided within 10 days following the
 159 execution of the contract."

160
 161 (c) The residential property owner must send the notice of
 162 cancellation by certified mail, return receipt requested, or
 163 other form of mailing that provides proof thereof, at the
 164 address specified in the contract.

165 Section 5. Subsection (9) of section 559.9611, Florida
 166 Statutes, is amended to read:

167 559.9611 Definitions.—As used in this part, the term:

168 (9) "Depository institution" means a bank, credit union,
 169 savings bank, savings and loan association, savings or thrift
 170 association, trust company, or industrial loan company doing
 171 business under the authority of, or in accordance with, a
 172 license, certificate, or charter issued by the United States,
 173 this state, or any other state, district, territory, or
 174 commonwealth of the United States which is authorized to
 175 transact business in this state ~~Florida state-chartered bank,~~

176 ~~savings bank, credit union, or trust company, or a federal~~
177 ~~savings or thrift association, bank, credit union, savings bank,~~
178 ~~or thrift.~~

179 Section 6. Paragraph (d) of subsection (8) of section
180 624.424, Florida Statutes, is amended to read:

181 624.424 Annual statement and other information.—

182 (8)

183 (d) The certified public accountant that prepares the
184 audit must be licensed to practice pursuant to chapter 473 and
185 must have completed at least 4 hours of insurance-related
186 continuing education during each 2-year continuing education
187 cycle. An insurer may not use the same accountant or partner of
188 an accounting firm responsible for preparing the report required
189 by this subsection for more than 5 consecutive years. Following
190 this period, the insurer may not use such accountant or partner
191 for a period of 5 years, but may use another accountant or
192 partner of the same firm. An insurer may request the office to
193 waive this prohibition based upon an unusual hardship to the
194 insurer and a determination that the accountant is exercising
195 independent judgment that is not unduly influenced by the
196 insurer considering such factors as the number of partners,
197 expertise of the partners or the number of insurance clients of
198 the accounting firm; the premium volume of the insurer; and the
199 number of jurisdictions in which the insurer transacts business.

200 Section 7. Subsection (19) of section 626.854, Florida

201 Statutes, is amended, and subsections (5) through (18) are
 202 republished, to read:

203 626.854 "Public adjuster" defined; prohibitions.—The
 204 Legislature finds that it is necessary for the protection of the
 205 public to regulate public insurance adjusters and to prevent the
 206 unauthorized practice of law.

207 (5) A public adjuster may not directly or indirectly
 208 through any other person or entity solicit an insured or
 209 claimant by any means except on Monday through Saturday of each
 210 week and only between the hours of 8 a.m. and 8 p.m. on those
 211 days.

212 (6) When entering a contract for adjuster services after
 213 July 1, 2023, a public adjuster:

214 (a) May not collect a fee for services on payments made to
 215 a named insured unless they have a written contract with the
 216 named insured, or the named insured's legal representative.

217 (b) May not contract for services to be provided by a
 218 third party on behalf of the named insured or in pursuit of
 219 settlement of the named insured's claim, if the cost of those
 220 services is to be borne by the named insured, unless the named
 221 insured agrees in writing to procure these services and such
 222 agreement is entered into subsequent to the date of the contract
 223 for public adjusting services.

224 (c) If a public adjuster contracts with a third-party
 225 service provider to assist with the settlement of the named

226 insured's claim, without first obtaining the insured's written
227 consent, payment of the third party's fees must be made by the
228 public adjuster and may not be charged back to the named
229 insured.

230 (d) If a public adjuster represents anyone other than the
231 named insured in a claim, the public adjuster fees shall be paid
232 by the third party and may not be charged back to the named
233 insured.

234 (7) An insured or claimant may cancel a public adjuster's
235 contract to adjust a claim without penalty or obligation within
236 10 days after the date on which the contract is executed. If the
237 contract was entered into based on events that are the subject
238 of a declaration of a state of emergency by the Governor, an
239 insured or claimant may cancel the public adjuster's contract to
240 adjust a claim without penalty or obligation within 30 days
241 after the date of loss or 10 days after the date on which the
242 contract is executed, whichever is longer. The public adjuster's
243 contract must contain the following language in minimum 18-point
244 bold type immediately before the space reserved in the contract
245 for the signature of the insured or claimant:

246 "You, the insured, may cancel this contract for any reason
247 without penalty or obligation to you within 10 days after the
248 date of this contract. If this contract was entered into based
249 on events that are the subject of a declaration of a state of
250 emergency by the Governor, you may cancel this contract for any

251 reason without penalty or obligation to you within 30 days after
252 the date of loss or 10 days after the date on which the contract
253 is executed, whichever is longer. You may also cancel the
254 contract without penalty or obligation to you if I, as your
255 public adjuster, fail to provide you and your insurer a copy of
256 a written estimate within 60 days of the execution of the
257 contract, unless the failure to provide the estimate within 60
258 days is caused by factors beyond my control, in accordance with
259 s. 627.70131(5)(a)2., Florida Statutes. The 60-day cancellation
260 period for failure to provide a written estimate shall cease on
261 the date I have provided you with the written estimate."

262 The notice of cancellation shall be provided to ...(name of
263 public adjuster)..., submitted in writing and sent by certified
264 mail, return receipt requested, or other form of mailing that
265 provides proof thereof, at the address specified in the
266 contract.

267 (8) It is an unfair and deceptive insurance trade practice
268 pursuant to s. 626.9541 for a public adjuster or any other
269 person to circulate or disseminate any advertisement,
270 announcement, or statement containing any assertion,
271 representation, or statement with respect to the business of
272 insurance which is untrue, deceptive, or misleading.

273 (a) The following statements, made in any public
274 adjuster's advertisement or solicitation, are considered
275 deceptive or misleading:

276 1. A statement or representation that invites an insured
277 policyholder to submit a claim when the policyholder does not
278 have covered damage to insured property.

279 2. A statement or representation that invites an insured
280 policyholder to submit a claim by offering monetary or other
281 valuable inducement.

282 3. A statement or representation that invites an insured
283 policyholder to submit a claim by stating that there is "no
284 risk" to the policyholder by submitting such claim.

285 4. A statement or representation, or use of a logo or
286 shield, that implies or could mistakenly be construed to imply
287 that the solicitation was issued or distributed by a
288 governmental agency or is sanctioned or endorsed by a
289 governmental agency.

290 (b) For purposes of this paragraph, the term "written
291 advertisement" includes only newspapers, magazines, flyers, and
292 bulk mailers. The following disclaimer, which is not required to
293 be printed on standard size business cards, must be added in
294 bold print and capital letters in typeface no smaller than the
295 typeface of the body of the text to all written advertisements
296 by a public adjuster:

297 "THIS IS A SOLICITATION FOR BUSINESS. IF YOU HAVE HAD A CLAIM
298 FOR AN INSURED PROPERTY LOSS OR DAMAGE AND YOU ARE SATISFIED
299 WITH THE PAYMENT BY YOUR INSURER, YOU MAY DISREGARD THIS
300 ADVERTISEMENT."

301 (9) A public adjuster, a public adjuster apprentice, or
302 any person or entity acting on behalf of a public adjuster or
303 public adjuster apprentice may not give or offer to give a
304 monetary loan or advance to a client or prospective client.

305 (10) A public adjuster, public adjuster apprentice, or any
306 individual or entity acting on behalf of a public adjuster or
307 public adjuster apprentice may not give or offer to give,
308 directly or indirectly, any article of merchandise having a
309 value in excess of \$25 to any individual for the purpose of
310 advertising or as an inducement to entering into a contract with
311 a public adjuster.

312 (11) (a) If a public adjuster enters into a contract with
313 an insured or claimant to reopen a claim or file a supplemental
314 claim that seeks additional payments for a claim that has been
315 previously paid in part or in full or settled by the insurer,
316 the public adjuster may not charge, agree to, or accept from any
317 source compensation, payment, commission, fee, or any other
318 thing of value based on a previous settlement or previous claim
319 payments by the insurer for the same cause of loss. The charge,
320 compensation, payment, commission, fee, or any other thing of
321 value must be based only on the claim payments or settlements
322 paid to the insured, exclusive of attorney fees and costs,
323 obtained through the work of the public adjuster after entering
324 into the contract with the insured or claimant. Compensation for
325 the reopened or supplemental claim may not exceed 20 percent of

326 the reopened or supplemental claim payment. In no event shall
327 the contracts described in this paragraph exceed the limitations
328 in paragraph (b).

329 (b) A public adjuster may not charge, agree to, or accept
330 from any source compensation, payment, commission, fee, or any
331 other thing of value in excess of:

332 1. Ten percent of the amount of insurance claim payments
333 or settlements, exclusive of attorney fees and costs, paid to
334 the insured by the insurer for claims based on events that are
335 the subject of a declaration of a state of emergency by the
336 Governor. This provision applies to claims made during the year
337 after the declaration of emergency. After that year, the
338 limitations in subparagraph 2. apply.

339 2. Twenty percent of the amount of insurance claim
340 payments or settlements, exclusive of attorney fees and costs,
341 paid to the insured by the insurer for claims that are not based
342 on events that are the subject of a declaration of a state of
343 emergency by the Governor.

344 3. One percent of the amount of insurance claim payments
345 or settlements, paid to the insured by the insurer for any
346 coverage part of the policy where the claim payment or written
347 agreement by the insurer to pay is equal to or greater than the
348 policy limit for that part of the policy, if the payment or
349 written commitment to pay is provided within 14 days after the
350 date of loss or within 10 days after the date on which the

351 public adjusting contract is executed, whichever is later.

352 4. Zero percent of the amount of insurance claim payments
353 or settlements, paid to the insured by the insurer for any
354 coverage part of the policy where the claim payment or written
355 agreement by the insurer to pay occurs before the date on which
356 the public adjusting contract is executed.

357 (c) Insurance claim payments made by the insurer do not
358 include policy deductibles, and public adjuster compensation may
359 not be based on the deductible portion of a claim.

360 (d) Public adjuster compensation may not be based on
361 amounts attributable to additional living expenses, unless such
362 compensation is affirmatively agreed to in a separate agreement
363 that includes a disclosure in substantially the following form:
364 "I agree to retain and compensate the public adjuster for
365 adjusting my additional living expenses and securing payment
366 from my insurer for amounts attributable to additional living
367 expenses payable under the policy issued on my (home/mobile
368 home/condominium unit)."

369 (e) Public adjuster rate of compensation may not be
370 increased based solely on the fact that the claim is litigated.

371 (f) Any maneuver, shift, or device through which the
372 limits on compensation set forth in this subsection are exceeded
373 is a violation of this chapter punishable as provided under s.
374 626.8698.

375 (12) (a) Each public adjuster must provide to the claimant

376 or insured a written estimate of the loss to assist in the
377 submission of a proof of loss or any other claim for payment of
378 insurance proceeds within 60 days after the date of the
379 contract. The written estimate must include an itemized, per-
380 unit estimate of the repairs, including itemized information on
381 equipment, materials, labor, and supplies, in accordance with
382 accepted industry standards. The public adjuster shall retain
383 such written estimate for at least 5 years and shall make the
384 estimate available to the claimant or insured, the insurer, and
385 the department upon request.

386 (b) An insured may cancel the contract with no additional
387 penalties or fees charged by the public adjuster if such an
388 estimate is not provided within 60 days after executing the
389 contract, subject to the cancellation notice requirement in this
390 section, unless the failure to provide the estimate within 60
391 days is caused by factors beyond the control of the public
392 adjuster. The cancellation period shall cease on the date the
393 public adjuster provides the written estimate to the insured.

394 (13) A public adjuster, public adjuster apprentice, or any
395 person acting on behalf of a public adjuster or apprentice may
396 not accept referrals of business from any person with whom the
397 public adjuster conducts business if there is any form or manner
398 of agreement to compensate the person, directly or indirectly,
399 for referring business to the public adjuster. A public adjuster
400 may not compensate any person, except for another public

401 adjuster, directly or indirectly, for the principal purpose of
402 referring business to the public adjuster.

403 (14) A company employee adjuster, independent adjuster,
404 attorney, investigator, or other persons acting on behalf of an
405 insurer that needs access to an insured or claimant or to the
406 insured property that is the subject of a claim must provide at
407 least 48 hours' notice to the insured or claimant, public
408 adjuster, or legal representative before scheduling a meeting
409 with the claimant or an onsite inspection of the insured
410 property. The insured or claimant may deny access to the
411 property if the notice has not been provided. The insured or
412 claimant may waive the 48-hour notice.

413 (15) The public adjuster must ensure that prompt notice is
414 given of the claim to the insurer, the public adjuster's
415 contract is provided to the insurer, the property is available
416 for inspection of the loss or damage by the insurer, and the
417 insurer is given an opportunity to interview the insured
418 directly about the loss and claim. The insurer must be allowed
419 to obtain necessary information to investigate and respond to
420 the claim.

421 (a) The insurer may not exclude the public adjuster from
422 its in-person meetings with the insured. The insurer shall meet
423 or communicate with the public adjuster in an effort to reach
424 agreement as to the scope of the covered loss under the
425 insurance policy. The public adjuster shall meet or communicate

426 with the insurer in an effort to reach agreement as to the scope
427 of the covered loss under the insurance policy. This section
428 does not impair the terms and conditions of the insurance policy
429 in effect at the time the claim is filed.

430 (b) A public adjuster may not restrict or prevent an
431 insurer, company employee adjuster, independent adjuster,
432 attorney, investigator, or other person acting on behalf of the
433 insurer from having reasonable access at reasonable times to any
434 insured or claimant or to the insured property that is the
435 subject of a claim.

436 (c) A public adjuster may not act or fail to reasonably
437 act in any manner that obstructs or prevents an insurer or
438 insurer's adjuster from timely conducting an inspection of any
439 part of the insured property for which there is a claim for loss
440 or damage. The public adjuster representing the insureds may be
441 present for the insurer's inspection, but if the unavailability
442 of the public adjuster otherwise delays the insurer's timely
443 inspection of the property, the public adjuster or the insureds
444 must allow the insurer to have access to the property without
445 the participation or presence of the public adjuster or insureds
446 in order to facilitate the insurer's prompt inspection of the
447 loss or damage.

448 (16) A licensed contractor under part I of chapter 489, or
449 a subcontractor of such licensee, may not advertise, solicit,
450 offer to handle, handle, or perform public adjuster services as

451 provided in subsection (1) unless licensed and compliant as a
 452 public adjuster under this chapter. The prohibition against
 453 solicitation does not preclude a contractor from suggesting or
 454 otherwise recommending to a consumer that the consumer consider
 455 contacting his or her insurer to determine if the proposed
 456 repair is covered under the consumer's insurance policy, except
 457 as it relates to solicitation prohibited in s. 489.147. In
 458 addition, the contractor may discuss or explain a bid for
 459 construction or repair of covered property with the residential
 460 property owner who has suffered loss or damage covered by a
 461 property insurance policy, or the insurer of such property, if
 462 the contractor is doing so for the usual and customary fees
 463 applicable to the work to be performed as stated in the contract
 464 between the contractor and the insured.

465 (17) A public adjuster shall not acquire any interest in
 466 salvaged property, except with the written consent and
 467 permission of the insured through a signed affidavit.

468 (18) A public adjuster, a public adjuster apprentice, or a
 469 person acting on behalf of an adjuster or apprentice may not
 470 enter into a contract or accept a power of attorney that vests
 471 in the public adjuster, the public adjuster apprentice, or the
 472 person acting on behalf of the adjuster or apprentice the
 473 effective authority to choose the persons or entities that will
 474 perform repair work in a property insurance claim or provide
 475 goods or services that will require the insured or third-party

476 claimant to expend funds in excess of those payable to the
477 public adjuster under the terms of the contract for adjusting
478 services.

479 (19) Subsections (5)-(18) apply only to residential
480 property insurance policies and condominium unit owner policies
481 as described in s. 718.111(11), except that subsection (11) also
482 applies to coverages provided by condominium association,
483 cooperative association, apartment building, and similar
484 policies, including policies covering the common elements of a
485 homeowners' association.

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

488 626.8796 Public adjuster contracts; disclosure statement;
489 fraud statement.—

490 (2) A public adjuster contract relating to a property and
491 casualty claim must contain the full name, permanent business
492 address, phone number, e-mail address, and license number of the
493 public adjuster; the full name and license number of the public
494 adjusting firm; and the insured's full name, street address,
495 phone number, and e-mail address, together with a brief
496 description of the loss. The contract must state the percentage
497 of compensation for the public adjuster's services in minimum
498 18-point bold type before the space reserved in the contract for
499 the signature of the insured; the type of claim, including an
500 emergency claim, nonemergency claim, or supplemental claim; the

501 initials of the named insured on each page that does not contain
502 the insured's signature; the signatures of the public adjuster
503 and all named insureds; and the signature date. If all of the
504 named insureds' signatures are not available, the public
505 adjuster must submit an affidavit signed by the available named
506 insureds attesting that they have authority to enter into the
507 contract and settle all claim issues on behalf of the named
508 insureds. An unaltered copy of the executed contract must be
509 remitted to the insured at the time of execution and to the
510 insurer, or the insurer's representative within 7 days after
511 execution. A public adjusting firm that adjusts claims primarily
512 for commercial entities with operations in more than one state
513 and that does not directly or indirectly perform adjusting
514 services for insurers or individual homeowners is deemed to
515 comply with the requirements of this subsection if, at the time
516 a proof of loss is submitted, the public adjusting firm remits
517 to the insurer an affidavit signed by the public adjuster or
518 public adjuster apprentice that identifies:

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

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

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

526 (d) An attestation that the compensation for public
 527 adjusting services will not exceed the limitations provided by
 528 law.

529 (e) The type of claim, including an emergency claim,
 530 nonemergency claim, or supplemental claim.

531 Section 9. Section 627.6426, Florida Statutes, is amended
 532 to read:

533 627.6426 Short-term health insurance.—

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

540 (2) All contracts for short-term health insurance entered
 541 into by an issuer and an individual seeking coverage shall
 542 include the following written disclosures signed by the
 543 purchaser at the time of purchase ~~disclosure~~:

544 (a) The following statement:

545
 546 "This coverage is not required to comply with certain federal
 547 market requirements for health insurance, principally those
 548 contained in the Patient Protection and Affordable Care Act. Be
 549 sure to check your policy carefully to make sure you are aware
 550 of any exclusions or limitations regarding coverage of

551 preexisting conditions or health benefits (such as
552 hospitalization, emergency services, maternity care, preventive
553 care, prescription drugs, and mental health and substance use
554 disorder services). Your policy might also have lifetime and/or
555 annual dollar limits on health benefits. If this coverage
556 expires or you lose eligibility for this coverage, you might
557 have to wait until an open enrollment period to get other health
558 insurance coverage."

559

560 (b) The following information:

561 1. The duration of the contract, including any waiting
562 period.

563 2. Any essential health benefit under 42 U.S.C. s.
564 18022(b) that the contract does not provide.

565 3. The content of coverage.

566 4. Any exclusion of preexisting conditions.

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

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

573 Section 10. Subsection (4) of section 627.70132, Florida
574 Statutes, is renumbered as subsection (5), and a new subsection
575 (4) is added to that section to read:

576 627.70132 Notice of property insurance claim.—

577 (4) A claim resulting from loss assessment as described in
 578 s. 627.714 is considered to have occurred on the date of the
 579 notice of loss assessment sent by a unit owner's condominium
 580 association.

581 Section 11. Section 791.012, Florida Statutes, is amended
 582 to read:

583 791.012 Minimum fireworks safety standards.—The outdoor
 584 display of fireworks in this state shall be governed by the
 585 National Fire Protection Association (NFPA) 1123, Code for
 586 Fireworks Display, 2018 ~~1995~~ Edition, ~~approved by the American~~
 587 ~~National Standards Institute~~. Any state, county, or municipal
 588 law, rule, or ordinance may provide for more stringent
 589 regulations for the outdoor display of fireworks, but in no
 590 event may any such law, rule, or ordinance provide for less
 591 stringent regulations for the outdoor display of fireworks. The
 592 division shall promulgate rules to carry out the provisions of
 593 this section. The Code for Fireworks Display shall not govern
 594 the display of any fireworks on private, residential property
 595 and shall not govern the display of those items included under
 596 s. 791.01(4)(b) and (c) and authorized for sale thereunder.

597 Section 12. This act shall take effect July 1, 2024.