



242358

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
04/02/2025	.	
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The Committee on Regulated Industries (McClain) recommended the following:

**Senate Amendment (with title amendment)**

Delete lines 63 - 112  
and insert:  
provided that any enhancement that was properly installed and  
inspected in accordance with the Office of Insurance Regulation  
uniform mitigation verification inspection form, the Florida  
Building Code, or project-specific engineering exceeding these  
requirements is done in conjunction with a roof covering  
replacement or repair ~~and any related work.~~



242358

Section 2. Subsection (6) of section 489.147, Florida Statutes, is amended, and subsection (7) is added to that section, to read:

489.147 Prohibited property insurance practices; contract requirements.—

(6) (a) A residential property owner may cancel a contract to replace or repair a roof without penalty or obligation within 10 days after the execution of the contract or by the official start date, whichever comes first, if the contract was entered into within 180 days after ~~based on~~ events that are subject of a declaration of a state of emergency by the Governor and the residential property is located within the geographic area for which the declaration of the state of emergency applies. For the purposes of this subsection, the official start date is the date on which work that includes the installation of materials that will be included in the final work on the roof commences, a final permit has been issued, or a temporary repair to the roof covering or roof has been made in compliance with the Florida Building Code.

(b) A contractor executing a contract during a declaration of a state of emergency to replace or repair a roof of a residential property must include or add as an attachment to the contract the following language, in bold type of not less than 14 ~~18~~ points, immediately before the space reserved for the signature of the residential property owner:

"You, the residential property owner, may cancel this contract without penalty or obligation within 10 days after the execution of the contract or by the official



242358

start date, whichever comes first, because this contract was entered into within 180 days after events resulting in the declaration of ~~during~~ a state of emergency by the Governor. The official start date is the date on which work that includes the installation of materials that will be included in the final work on the roof commences, a ~~final~~ permit has been issued, or a temporary repair to the roof covering or roof system has been made in compliance with the Florida Building Code."

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

(7) A contractor executing a contract to replace or repair a roof of a residential property must include or add as an attachment to the contract the following language, in bold type of not less than 14 points, on the page reserved for the signature of the residential property owner:

"If the proposed work is related to an insurance claim, you, the residential property owner, should contact your insurance company to verify coverage for the proposed roofing work, including any claims, deductibles, and policy terms before signing this contract. By signing this contract, you acknowledge that you have been advised to contact your insurance provider regarding coverage and reimbursement of the



242358

proposed work."

===== T I T L E A M E N D M E N T =====

And the title is amended as follows:

Delete lines 8 - 12

and insert:

following a declared state of emergency; revising what  
constitutes an official start date; revising the  
notice that contractors must provide to residential  
property owners when executing such a contract;  
requiring a contractor executing certain contracts to  
attach a certain notice to the contract; reenacting  
ss. 489.107(4) (b),