



401138

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
04/01/2025	.	
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The Committee on Banking and Insurance (DiCeglie) recommended the following:

**Senate Amendment (with title amendment)**

Delete everything after the enacting clause and insert:

Section 1. Present paragraphs (c) through (i) of subsection (7) of section 627.748, Florida Statutes, are redesignated as paragraphs (d) through (j), respectively, a new paragraph (c) is added to that subsection, and paragraph (a) and present paragraphs (c), (d), and (h) of that subsection are amended, to read:



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11 627.748 Transportation network companies.—

12 (7) TRANSPORTATION NETWORK COMPANY AND TNC DRIVER INSURANCE  
13 REQUIREMENTS.—

14 (a) Beginning July 1, 2025 ~~2017~~, a TNC driver or a TNC on  
15 behalf of the TNC driver shall maintain primary automobile  
16 insurance that:

17 1. Recognizes that the TNC driver is a TNC driver or  
18 otherwise uses a vehicle to transport riders for compensation;  
19 and

20 2. Covers the TNC driver while the TNC driver is logged on  
21 to the digital network of the TNC or while the TNC driver is  
22 engaged in a prearranged ride.

23 (c) The following automobile insurance requirements apply  
24 while a participating TNC driver has accepted a prearranged  
25 ride, but a rider does not occupy the TNC vehicle:

26 1. Automobile insurance that provides:

27 a. A primary automobile liability coverage of at least  
28 \$50,000 for death and bodily injury per person, \$100,000 for  
29 death and bodily injury per incident, and \$25,000 for property  
30 damage;

31 b. Personal injury protection benefits that meet the  
32 minimum coverage amounts required under ss. 627.730-627.7405;  
33 and

34 c. Uninsured and underinsured vehicle coverage as required  
35 under s. 627.727.

36 2. The coverage requirements of this paragraph may be  
37 satisfied by any of the following:

38 a. Automobile insurance maintained by the TNC driver or the  
39 TNC vehicle owner;



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40 b. Automobile insurance maintained by the TNC; or

41 c. A combination of sub-subparagraphs a. and b.

42 (d)(e) The following automobile insurance requirements  
43 apply while a TNC driver is engaged in a prearranged ride and  
44 the rider occupies the TNC vehicle:

45 1. Automobile insurance that provides:

46 a. A primary automobile liability coverage of at least \$1  
47 million for death, bodily injury, and property damage;

48 b. Personal injury protection benefits that meet the  
49 minimum coverage amounts required of a limousine under ss.  
50 627.730-627.7405; and

51 c. Uninsured and underinsured vehicle coverage as required  
52 by s. 627.727.

53 2. The coverage requirements of this paragraph may be  
54 satisfied by any of the following:

55 a. Automobile insurance maintained by the TNC driver or the  
56 TNC vehicle owner;

57 b. Automobile insurance maintained by the TNC; or

58 c. A combination of sub-subparagraphs a. and b.

59 (e)(d) The TNC shall maintain the required coverage under  
60 paragraphs (b), (c), and (d) unless the driver maintains a  
61 policy that does not exclude, pursuant to subsection (8), the  
62 required coverage under either paragraph (b), paragraph (c), or  
63 paragraph (d). If the insurance maintained by the TNC driver ~~TNC~~  
64 driver's insurance under paragraph (b), paragraph (c), or  
65 paragraph (d) lapses, ~~paragraph (b) or paragraph (c) has lapsed~~  
66 or does not provide the required coverage, the insurance  
67 maintained by the TNC must provide the coverage required under  
68 this subsection, beginning with the first dollar of a claim, and



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69 have the duty to defend such claim.

70 (i)~~(h)~~ A TNC driver shall carry proof of coverage  
71 satisfying paragraphs (b), (c), and (d) ~~paragraphs (b) and (c)~~  
72 with him or her at all times during his or her use of a TNC  
73 vehicle in connection with a digital network. In the event of an  
74 accident, a TNC driver shall provide this insurance coverage  
75 information to any party directly involved in the accident or  
76 the party's designated representative, automobile insurers, and  
77 investigating police officers. Proof of financial responsibility  
78 may be presented through an electronic device, such as a digital  
79 phone application, under s. 316.646. Upon request, a TNC driver  
80 shall also disclose to any party directly involved in the  
81 accident or the party's designated representative, automobile  
82 insurers, and investigating police officers whether he or she  
83 was logged on to a digital network or was engaged in a  
84 prearranged ride at the time of the accident.

85 Section 2. This act shall take effect July 1, 2025.

86

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

88 And the title is amended as follows:

89 Delete everything before the enacting clause  
90 and insert:

91 A bill to be entitled  
92 An act relating to transportation network company  
93 driver insurance; amending s. 627.748, F.S.; revising  
94 automobile insurance requirements for transportation  
95 network company drivers; providing an effective date.