

By the Committee on Banking and Insurance; and Senator DiCeglie

597-03075-25

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1 A bill to be entitled
2 An act relating to transportation network company
3 driver insurance; amending s. 627.748, F.S.; revising
4 automobile insurance requirements for transportation
5 network company drivers; providing an effective date.
6

7 Be It Enacted by the Legislature of the State of Florida:
8

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

15 627.748 Transportation network companies.—

16 (7) TRANSPORTATION NETWORK COMPANY AND TNC DRIVER INSURANCE
17 REQUIREMENTS.—

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

21 1. Recognizes that the TNC driver is a TNC driver or
22 otherwise uses a vehicle to transport riders for compensation;
23 and

24 2. Covers the TNC driver while the TNC driver is logged on
25 to the digital network of the TNC or while the TNC driver is
26 engaged in a prearranged ride.

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

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- 30 1. Automobile insurance that provides:
- 31 a. A primary automobile liability coverage of at least
- 32 \$50,000 for death and bodily injury per person, \$100,000 for
- 33 death and bodily injury per incident, and \$25,000 for property
- 34 damage;
- 35 b. Personal injury protection benefits that meet the
- 36 minimum coverage amounts required under ss. 627.730-627.7405;
- 37 and
- 38 c. Uninsured and underinsured vehicle coverage as required
- 39 under s. 627.727.
- 40 2. The coverage requirements of this paragraph may be
- 41 satisfied by any of the following:
- 42 a. Automobile insurance maintained by the TNC driver or the
- 43 TNC vehicle owner;
- 44 b. Automobile insurance maintained by the TNC; or
- 45 c. A combination of sub-subparagraphs a. and b.
- 46 (d)(e) The following automobile insurance requirements
- 47 apply while a TNC driver is engaged in a prearranged ride and
- 48 the rider occupies the TNC vehicle:
- 49 1. Automobile insurance that provides:
- 50 a. A primary automobile liability coverage of at least \$1
- 51 million for death, bodily injury, and property damage;
- 52 b. Personal injury protection benefits that meet the
- 53 minimum coverage amounts required of a limousine under ss.
- 54 627.730-627.7405; and
- 55 c. Uninsured and underinsured vehicle coverage as required
- 56 by s. 627.727.
- 57 2. The coverage requirements of this paragraph may be
- 58 satisfied by any of the following:

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59 a. Automobile insurance maintained by the TNC driver or the
60 TNC vehicle owner;

61 b. Automobile insurance maintained by the TNC; or

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

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

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

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88 prearranged ride at the time of the accident.

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