

By Senator Burgess

23-00230B-25

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1 A bill to be entitled
2 An act relating to residential property insurers;
3 amending s. 627.7011, F.S.; requiring homeowner's
4 policy insurers to give specified notifications to
5 policyholders; requiring that such notice be mailed
6 and, under certain circumstances, e-mailed; specifying
7 exceptions to notification requirements; providing an
8 effective date.

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

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12 Section 1. Subsection (7) is added to section 627.7011,
13 Florida Statutes, to read:

14 627.7011 Homeowners' policies; offer of replacement cost
15 coverage and law and ordinance coverage.—

16 (7) Any insurer delivering or issuing a homeowner's
17 insurance policy shall give the policyholder at least 45 days'
18 advance written notice of cancellation, nonrenewal, or rate
19 change. Such notice must be mailed to the policyholder's last
20 address as shown by the records of the insurer and, if an e-mail
21 address has been provided, e-mailed to the last e-mail address
22 on record. However, if cancellation is for nonpayment of
23 premium, at least 10 days' written notice must be given,
24 accompanied by the reason. Written notice of cancellation for
25 nonpayment of premium is not required for homeowner's insurance
26 policies under which premiums are payable monthly.

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