

By Senator DiCeglie

18-00722A-25

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1                   A bill to be entitled  
2           An act relating to the uniform mitigation verification  
3           inspection form; amending s. 627.711, F.S.;  
4           authorizing the Financial Services Commission to  
5           incorporate flood mitigation criteria into the uniform  
6           mitigation verification inspection form; providing an  
7           effective date.  
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9 Be It Enacted by the Legislature of the State of Florida:  
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11           Section 1. Paragraph (a) of subsection (2) of section  
12           627.711, Florida Statutes, is amended to read:

13           627.711 Notice of premium discounts for hurricane loss  
14           mitigation; uniform mitigation verification inspection form.—

15           (2) (a) The Financial Services Commission shall develop by  
16           rule a uniform mitigation verification inspection form that  
17           shall be used by all insurers when submitted by policyholders  
18           for the purpose of factoring discounts for wind insurance. In  
19           developing the form, the commission shall seek input from  
20           insurance, construction, and building code representatives.  
21           Further, the commission shall provide guidance as to the length  
22           of time the inspection results are valid. In addition to wind  
23           mitigation, the commission may incorporate flood mitigation  
24           criteria into the uniform mitigation verification inspection  
25           form. An insurer shall accept as valid a uniform mitigation  
26           verification form signed by the following authorized mitigation  
27           inspectors:

28           1. A home inspector licensed under s. 468.8314 who has  
29           completed at least 3 hours of hurricane mitigation training

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30 approved by the Construction Industry Licensing Board which  
31 includes hurricane mitigation techniques and compliance with the  
32 uniform mitigation verification form and completion of a  
33 proficiency exam;

34 2. A building code inspector certified under s. 468.607;

35 3. A general, building, or residential contractor licensed  
36 under s. 489.111;

37 4. A professional engineer licensed under s. 471.015;

38 5. A professional architect licensed under s. 481.213; or

39 6. Any other individual or entity recognized by the insurer  
40 as possessing the necessary qualifications to properly complete  
41 a uniform mitigation verification form.

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