

Amendment No. 1

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED _____ (Y/N)
ADOPTED AS AMENDED _____ (Y/N)
ADOPTED W/O OBJECTION _____ (Y/N)
FAILED TO ADOPT _____ (Y/N)
WITHDRAWN _____ (Y/N)
OTHER

1 Committee/Subcommittee hearing bill: Insurance & Banking
2 Subcommittee

3 Representative Fabricio offered the following:

4

5 **Amendment**

6 Remove lines 10-52 and insert:

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

13 627.748 Transportation network companies.—

14 (7) TRANSPORTATION NETWORK COMPANY AND TNC DRIVER

15 INSURANCE REQUIREMENTS.—

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

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

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

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

28 1. Automobile insurance that provides:

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

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

36 c. Uninsured and underinsured vehicle coverage as required
37 under s. 627.727.

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

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- 40 a. Automobile insurance maintained by the TNC driver or
41 the TNC vehicle owner;
- 42 b. Automobile insurance maintained by the TNC; or
43 c. A combination of sub-subparagraphs a. and b.
- 44 (d)-(e) The following automobile insurance requirements
45 apply while a TNC driver is engaged in a prearranged ride and
46 the rider occupies the TNC vehicle:
- 47 1. Automobile insurance that provides:
- 48 a. A primary automobile liability coverage of at least \$1
49 million for death, bodily injury, and property damage;
- 50 b. Personal injury protection benefits that meet the
51 minimum coverage amounts required of a limousine under ss.
52 627.730-627.7405; and
- 53 c. Uninsured and underinsured vehicle coverage as required
54 under by s. 627.727.
- 55 2. The coverage requirements of this paragraph may be
56 satisfied by any of the following:
- 57 a. Automobile insurance maintained by the TNC driver or
58 the TNC vehicle owner;
- 59 b. Automobile insurance maintained by the TNC; or
60 c. A combination of sub-subparagraphs a. and b.
- 61 (e)-(d) The TNC shall maintain the required coverage under
62 paragraphs (b), (c), and (d) unless the driver maintains a
63 policy that does not exclude, pursuant to subsection (8), the
64 required coverage under paragraph (b), paragraph (c), or

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65 paragraph (d). If the ~~TNC driver's~~ insurance maintained by the
66 TNC driver were to lapse under paragraph (b), ~~or~~ paragraph (c),
67 or paragraph (d) has lapsed or does not provide the required
68 coverage, the insurance maintained by the TNC must provide the
69 coverage required under this subsection, beginning with the
70 first dollar of a claim, and have the duty to defend such claim.

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