

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

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

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 10           **Section 1. Paragraphs (b) and (c) of subsection (7) of**  
 11 **section 627.748, Florida Statutes, are amended to read:**

12           627.748 Transportation network companies.—

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

15           (b) The following automobile insurance requirements apply  
 16 while a participating TNC driver is logged on to the digital  
 17 network but is not engaged in a prearranged ride or while a  
 18 participating TNC driver is engaged in a prearranged ride but a  
 19 rider does not occupy the TNC vehicle:

20           1. Automobile insurance that provides:

21           a. A primary automobile liability coverage of at least  
 22 \$50,000 for death and bodily injury per person, \$100,000 for  
 23 death and bodily injury per incident, and \$25,000 for property  
 24 damage;

25           b. Personal injury protection benefits that meet the

26 | minimum coverage amounts required under ss. 627.730-627.7405;  
 27 | and

28 |       c. Uninsured and underinsured vehicle coverage as required  
 29 | by s. 627.727.

30 |       2. The coverage requirements of this paragraph may be  
 31 | satisfied by any of the following:

32 |       a. Automobile insurance maintained by the TNC driver or  
 33 | the TNC vehicle owner;

34 |       b. Automobile insurance maintained by the TNC; or

35 |       c. A combination of sub-subparagraphs a. and b.

36 |       (c) The following automobile insurance requirements apply  
 37 | while a TNC driver is engaged in a prearranged ride and a rider  
 38 | occupies the TNC vehicle:

39 |       1. Automobile insurance that provides:

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

42 |       b. Personal injury protection benefits that meet the  
 43 | minimum coverage amounts required of a limousine under ss.  
 44 | 627.730-627.7405; and

45 |       c. Uninsured and underinsured vehicle coverage as required  
 46 | by s. 627.727.

47 |       2. The coverage requirements of this paragraph may be  
 48 | satisfied by any of the following:

49 |       a. Automobile insurance maintained by the TNC driver or  
 50 | the TNC vehicle owner;

- 51 |       b. Automobile insurance maintained by the TNC; or  
52 |       c. A combination of sub-subparagraphs a. and b.  
53 |       **Section 2.** This act shall take effect July 1, 2025.