

COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 1231 (2026)

Amendment No.

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WITHDRAWN \_\_\_\_\_ (Y/N)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 \_\_\_\_\_

Committee/Subcommittee hearing bill: Insurance & Banking  
Subcommittee

Representative Oliver offered the following:

**Amendment (with title amendment)**

Remove everything after the enacting clause and insert:

**Section 1. Subsection (22) of section 497.005, Florida  
Statutes, is amended to read:**

497.005 Definitions.—As used in this chapter, the term:

(22) "Cremation" means any mechanical or thermal process  
whereby a dead human body is reduced to ashes and bone  
fragments. Cremation also includes any other mechanical or  
thermal process whereby human remains are pulverized, burned,  
recremated, or otherwise further reduced in size or quantity,  
including Natural Organic Reduction.

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**Section 2. Subsections (50) through (79) of section 497.005, Florida Statutes, are renumbered as subsections (52), through (81), respectively, and subsections (50) and (51) are added to that section, to read:**

497.005 Definitions.—As used in this chapter, the term:

(50) "Natural organic reduction" means the contained, accelerated conversion of human remains to soil.

(51) "Natural organic reduction facility" means a structure, room, or other space in a building or a real property where natural organic reduction of a human body occurs.

**Section 3. Subsection (6) is added to section 497.164, Florida Statutes, to read:**

497.164 Solicitation of goods or services.—

(6) A licensee may not enter into a contract, agreement, or other arrangement whereby the licensee or any licensee's affiliate becomes the exclusive or sole provider of funeral, burial, cremation, refrigeration, embalming, or removal services for an entity that provides medical, palliative, or other end-of-life care and services to the general public.

**Section 4. Paragraph (g) of subsection (2) of section 497.263, Florida Statutes, is amended to read:**

497.263 Cemetery companies; license required; licensure requirements and procedures.—

(2) APPLICATION PROCEDURES.—

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(g) The proposed cemetery must contain at least 30 ~~contiguous~~ acres. Such acreage must be contiguous, except that parcels of land divided solely by a public right-of-way or public road may be considered contiguous for purposes of this paragraph, provided that the parcels are in close proximity and form a unified cemetery property. The application shall state the exact number of acres in the proposed cemetery and shall identify any public rights-of-way or public roads dividing the parcels. Parcels located in separate or distant geographic areas, even if along the same roadway or corridor, do not satisfy the contiguity requirement.

**Section 5. Subsection (2) of section 497.270, Florida Statutes, is amended to read:**

497.270 Minimum acreage; sale or disposition of cemetery lands.—

(2) Any lands owned by a licensee and dedicated for use by it as a cemetery, which meet the criteria for cemeteries provided in s. 497.263(2)(g) ~~are in excess of a minimum of 30 contiguous acres~~, may be sold, conveyed, or disposed of by the licensee, after obtaining written approval pursuant to procedures and utilizing forms specified by rule and consistent with subsection (3), for use by the new owner for other purposes than as a cemetery. All of the human remains which have been previously interred therein shall first have been removed from the lands proposed to be sold, conveyed, or disposed of;

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65 however, the provisions of ss. 497.152(8)(e) and 497.384 must be  
66 complied with prior to any disinterment of human remains. Any  
67 and all titles, interests, or burial rights which may have been  
68 sold or contracted to be sold in lands which are the subject of  
69 the sale shall be conveyed to and revested in the licensee prior  
70 to consummation of any such sale, conveyance, or disposition.

71 **Section 6. Subsection (4) of section 497.369, Florida**  
72 **Statutes, is amended to read:**

73 497.369 Embalmers; licensure as an embalmer by  
74 endorsement; licensure of a temporary embalmer.—

75 (4) Each applicant for licensure by endorsement must pass  
76 the examination on local, state, and federal laws and rules  
77 relating to the disposition of dead human bodies which is  
78 required under s. 497.368 and which shall be given by the  
79 licensing authority, except that an applicant for licensure by  
80 endorsement under subparagraph (1)(b)1. need not meet any  
81 educational or testing requirement other than that required  
82 under s. 497.368(2)(a).

83 **Section 7. Subsection (4) of section 497.374, Florida**  
84 **Statutes, is amended to read:**

85 497.374 Funeral directing; licensure as a funeral director  
86 by endorsement; licensure of a temporary funeral director.—

87 (4) Each applicant for licensure by endorsement must pass  
88 the examination on local, state, and federal laws and rules  
89 relating to the disposition of dead human bodies which is

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required under s. 497.373 and which shall be given by the  
licensing authority, except that an applicant for licensure by  
endorsement under subparagraph (1)(b)1. need not meet any  
educational or testing requirement other than that required  
under s. 497.373(2)(b).

**Section 8. Paragraph (b) of subsection (1) of section  
497.375, Florida Statutes, is amended to read:**

497.375 Funeral directing; licensure of a funeral director  
intern.—

(1)

(b)1. Except as provided in subparagraph 2., an applicant  
must hold the educational credentials required for licensure of  
a funeral director under s. 497.373(1)(d).

2. An applicant who has not completed the educational  
credentials required for a funeral director license is eligible  
for licensure as a funeral director intern if the applicant:

a. Holds an associate degree or higher in any field from a  
college or university accredited by a regional accrediting  
agency recognized by the United States Department of Education.

b. Is currently enrolled in and attending a licensing  
authority-approved course of study in mortuary science or  
funeral service arts required for licensure of a funeral  
director under s. 497.373(1)(d)2.

~~e. Has taken and received a passing grade in a college  
credit course in mortuary law or funeral service law and has~~

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~~taken and received a passing grade in a college credit course in  
ethics.~~

**Section 9. Subsection (3) is added to section 497.376,  
Florida Statutes, to read:**

497.376 License as funeral director and embalmer  
permitted.—

(3) An applicant for a combination license as both a  
funeral director by endorsement under s. 497.374 and embalmer by  
endorsement under s. 497.369 need not meet any educational or  
testing requirements other than those required under ss.  
497.373(2)(b) and 497.368(2)(a).

**Section 10. Paragraph (a) of subsection (2) of section  
497.377, Florida Statutes, is amended to read:**

497.377 Combination funeral director and embalmer  
internships.—

(2)(a) An applicant who has not completed the educational  
credentials required for a combination license as both funeral  
director and embalmer is eligible for licensure as a combination  
funeral director and embalmer intern if the applicant:

1. Is currently enrolled in and attending a college  
accredited by the American Board of Funeral Service Education  
(ABFSE) in a course of study in mortuary science accredited by  
ABFSE; or

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2. Holds an associate degree or higher in any field from a college or university accredited by a regional accrediting agency recognized by the United States Department of Education.

~~2. Has completed at least 75 percent of the course of study in mortuary science as certified by the college in which the applicant is currently enrolled.~~

~~3. Has taken and received a passing grade in a college credit course in mortuary law or funeral service law and has taken and received a passing grade in a college credit course in ethics.~~

**Section 11. Subsections (6) and (7) of section 497.386, Florida Statutes, are renumbered as subsections (7) and (8), respectively, and a new subsection (6) is added to that section to read:**

497.386 Storage, preservation, and transportation of human remains.—

(6) If any human remains have been in the lawful possession of a licensee or licensed establishment or facility for at least 90 days and the legally authorized person of the decedent fails, neglects, or refuses to direct the disposition of the human remains, the licensee or licensed establishment or facility having lawful possession of the human remains may dispose of the human remains.

**Section 12. Subsection (7) of section 497.459, Florida Statutes, is amended to read:**

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163 497.459 Cancellation of, or default on, preneed contracts;  
164 required notice.—

165 (7) NOTICE TO PURCHASER OR LEGALLY AUTHORIZED PERSON.—

166 (a) To ensure the performance of unfulfilled preneed  
167 contracts, upon the occurrence of the earliest of any of the  
168 following events, a preneed licensee shall provide to the  
169 purchaser or to the beneficiary's legally authorized person  
170 written notice of the preneed licensee's intent to distribute  
171 funds in accordance with the terms of the preneed contract, if  
172 any obligation of the preneed licensee remains to be fulfilled  
173 under the contract:

174 1. Fifty years after the date of execution of the preneed  
175 contract by the purchaser.

176 2. The beneficiary of the preneed contract attains the age  
177 of 105 years of age or older.

178 3. The social security number of the beneficiary of the  
179 preneed contract, as shown on the contract, is contained within  
180 the United States Social Security Administration Death Master  
181 File.

182 (b)1. The notice in paragraph (a) must be provided by e-  
183 mail, certified mail, registered mail, or permitted delivery  
184 ~~service, return receipt requested,~~ to the last known e-mail or  
185 mailing address of the purchaser or the beneficiary's legally  
186 authorized person, whichever is applicable, as provided to the  
187 preneed licensee. If the notice is returned as undeliverable

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188 within 30 calendar days after the preneed licensee sent the  
189 notice, the trustee shall perform a diligent search and inquiry  
190 to obtain a different e-mail address or address for the  
191 purchaser or the beneficiary's legally authorized person,  
192 whichever is applicable. ~~For purposes of this subparagraph, any~~  
193 ~~address known and used by the purchaser or the beneficiary's~~  
194 ~~legally authorized person, whichever is applicable, for sending~~  
195 ~~regular mailings or other communications from the purchaser or~~  
196 ~~the beneficiary's legally authorized person, whichever is~~  
197 ~~applicable, to the preneed licensee or any address produced~~  
198 ~~through a current address service or searchable database shall~~  
199 ~~be included with other addresses produced from the diligent~~  
200 ~~search and inquiry, if any. If the trustee's diligent search and~~  
201 ~~inquiry produces an address different from the notice address,~~  
202 ~~the trustee shall mail a copy of the notice by certified mail,~~  
203 ~~registered mail, or permitted delivery service, return receipt~~  
204 ~~requested, to any and all addresses produced as a result of the~~  
205 ~~diligent search and inquiry.~~

206 2. If the purchaser or the beneficiary's legally  
207 authorized person, whichever is applicable, fails to respond to  
208 such notice within 120 days after delivery of the last mailed  
209 notice under subparagraph 1., the funds held in trust must be  
210 distributed in accordance with the terms of the preneed  
211 contract, the trust agreement, and any applicable provisions of  
212 chapter 717.

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(c) This subsection does not affect a purchaser's rights to cancel the preneed contract and receive a refund or a preneed licensee's obligations to refund established by this chapter.

(d) 1. The board may adopt rules to implement this subsection.

2. The licensing authority may ~~shall have authority to~~ adopt rules for the review and approval of notice forms used by preneed licensees to provide notice under this subsection.

**Section 13. Section 497.6065, Florida Statutes, is created to read:**

497.6065 Natural Organic Reduction Facility; license required.-

(1) LICENSE REQUIRED.- No person may conduct, maintain, manage, or operate a natural organic reduction facility unless a license for such facility has been issued and is in good standing under this section.

(2) APPLICATION PROCEDURES.-

(a) A person seeking licensure as a natural organic reduction facility shall apply for such licensure using forms prescribed by rule.

(b) The application shall require the name, business address, residence address, date and place of birth or incorporation, and business phone number, of the applicant and all principals of the applicant. The application shall require

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237 the applicant's social security number or, if the applicant is  
238 an entity, its federal tax identification number.

239 (c) The application shall name the licensed funeral  
240 director and national or state certified natural organic  
241 reduction operator who will be in charge of the natural organic  
242 reduction facility.

243 (d) The application may require information as to the  
244 applicant's financial resources.

245 (e) The application may require information as to the  
246 educational and employment history of an individual applicant,  
247 and as to applicants that are not natural persons, the business  
248 and employment history of the applicant and principals of the  
249 applicant.

250 (f) The applicant shall be required to make disclosure of  
251 the applicant's criminal records, if any, as required by s.  
252 497.142.

253 (g) The applicant and its principals shall submit  
254 fingerprints in accordance with s. 497.142.

255 (h) The application shall require the applicant to  
256 disclose whether the applicant or any of the applicant's  
257 principals including its proposed supervising licensee has ever  
258 had a license or the authority to practice a profession or  
259 occupation refused, suspended, fined, denied, or otherwise acted  
260 against or disciplined by the licensing authority of any  
261 jurisdiction. A licensing authority's acceptance of a

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relinquishment of licensure, stipulation, consent order, or other settlement, offered in response to or in anticipation of the filing of charges against the license, shall be construed as action against the license.

(i) The application shall require the applicant to demonstrate that the applicant does, or will before commencing operations under the license, comply with all requirements of this chapter relating to the licensure applied for.

(j) The application shall be signed in accordance with s. 497.141(12).

(k) There shall not be any licensure or license renewal fees for natural organic reduction facilities.

(3) ACTION CONCERNING APPLICATIONS.- A duly completed application for licensure under this section, shall be approved if the licensing authority determines that the following conditions are met:

(a) The applicant has been inspected and approved as meeting all requirements as set forth by the department, the Department of Health, the Department of Environmental Protection, or any local ordinance regulating the facility.

(b) The applicant is a natural person at least 18 years of age, a corporation, a partnership, or a limited liability company.

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285       (c) The applicant does or will prior to commencing  
286       operations under the license comply with all requirements of  
287       this chapter relating to the license applied for.

288       (d) The applicant and the applicant's principals are of  
289       good character and have no demonstrated history of lack of  
290       trustworthiness or integrity in business or professional  
291       matters.

292       (4) The department, Department of Health and the  
293       Department of Environmental Protection shall adopt rules  
294       establishing health and environmental inspection standards for  
295       natural organic reduction facilities.

296       (4) PROBATIONARY STATUS.- It is the policy of this state  
297       to encourage competition for the public benefit in the natural  
298       organic reduction facility business by, among other means, the  
299       entry of new licensees into that business. To facilitate  
300       issuance of licenses concerning applications judged by the  
301       licensing authority to be borderline as to qualification for  
302       licensure, the licensing authority may issue a new license under  
303       this section on a probationary basis, subject to conditions  
304       specified by the licensing authority on a case-by-case basis,  
305       which conditions may impose special monitoring, reporting, and  
306       restrictions on operations for up to the first 24 months of  
307       licensure, to ensure the licensee's responsibleness, competency,  
308       financial stability, and compliance with this chapter. However,  
309       no such probationary license shall be issued unless the

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licensing authority determines that issuance would not pose an unreasonable risk to the public, and the licensing authority must within 24 months after issuance of the license either remove the probationary status or determine that the licensee is not qualified for licensure under this chapter and institute proceedings for revocation of licensure.

(6) ISSUANCE OF LICENSE.- Upon approval of the application by the licensing authority, the license shall be issued.

(7) RENEWAL OF LICENSE.- Licenses under this section shall be renewed annually in accordance with a schedule, forms, and procedures established by rule.

(8) CHANGES SUBSEQUENT TO LICENSURE.- Each licensee under this section shall provide notice as required by rule prior to any change in location, ownership or control of the licensee or licensed person in charge of the licensee's operations. A change in control is subject to approval by the licensing authority and to reasonable conditions imposed by the licensing authority, for the protection of the public to ensure compliance with this chapter. Operations by the licensee at a new location may not commence until an inspection by the licensing authority of the facilities, pursuant to rules of the licensing authority, has been conducted and passed at the new location.

(9) SUPERVISION OF FACILITIES.- Each natural organic reduction facility shall have a funeral director in charge for that facility. The funeral director in charge shall be licensed

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as a funeral director and national or state certified natural organic reduction operator. Such funeral director in charge shall be responsible for making sure the facility, its operations, and all persons employed in the facility comply with all applicable state and federal laws and rules. A funeral director in charge, with appropriate, active licenses, may serve as a funeral director in charge for not more than a total of two of the following: funeral establishments, centralized embalming facilities, direct disposal establishments, natural organic reduction facilities, or cinerator facilities, as long as the two locations are not more than 75 miles apart as measured in a straight line.

(10) REGULATION OF NATURAL ORGANIC REDUCTION FACILITIES.-

(a) There shall be established by rule standards for natural organic reduction facilities, including, but not limited to, requirements for refrigeration and storage of dead human bodies, use of forms and contracts, and record retention.

(b) The practice of natural organic reduction must be engaged in at a fixed location of at least 1,250 interior contiguous square feet and must maintain or make arrangements for suitable capacity for the refrigeration and storage of dead human bodies handled and stored by the establishment.

(c) No more than one dead human body may be placed in an organic human reduction container at one time, unless written

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359 permission has been received from a legally authorized person  
360 for each body.

361 (d) Each natural organic reduction facility shall at all  
362 times be subject to the inspection of all its buildings,  
363 grounds, records, equipment, and vehicles used in the conduct of  
364 its business, by the department, the Department of Environmental  
365 Protection, the Department of Health, and local government  
366 inspectors and by their agents. Rules shall be adopted which  
367 establish such inspection requirements.

368 (e) Each natural organic reduction facility must display  
369 at its public entrance the name of the facility and the name of  
370 the funeral director in charge of that facility. A natural  
371 organic reduction facility must transact its business under the  
372 name by which it is licensed.

373 (f) Human remains may be transported in a cremation  
374 container or stored if they are completely covered, and at all  
375 times treated with dignity and respect.

376 (g) There shall be rules adopted requiring each facility to  
377 submit periodic reports to the department that include the names  
378 of persons undergoing natural organic reduction, the date and  
379 county of death, the name of each person supervising each  
380 natural organic reduction, the name and license number of the  
381 establishment requesting natural organic reduction, the types of  
382 containers used to hold the body during the natural organic



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reduction process, the annual quantity of reduced human remains,  
and any additional information required by rule.

(h) The natural organic reduction facility may not offer  
its services to the public. The facility may only operate  
through a funeral establishment.

(i) Each natural organic reduction facility shall be  
inspected prior to the initial issuance of its license and  
annually thereafter and shall:

1. Be at a specific address or location;  
2. The location must be at least 1,250 contiguous feet of  
space.

3. Have at least one operable organic human reduction  
container;

4. Have at least one operable processing station for  
grinding of organically reduced remains.

5. Place human remains within an operable organic human  
reduction container within eight hours of receipt, or maintain  
refrigeration that satisfies the standards set by the Department  
of Health and contains sufficient refrigerated space for the  
average daily number of bodies stored.

6. Maintain the premises in a clean and sanitary condition.

**Section 14. Paragraph (a) of subsection (3) of section**  
**497.607, Florida Statutes, is amended to read:**

497.607 Cremation; procedure required.—

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(3)(a) With respect to any person who intends to provide for the cremation of the deceased, if, after a period of 90 ~~120~~ days from the time of cremation the cremated remains have not been claimed, the funeral or direct disposal establishment may dispose of the cremated remains. Such disposal shall include scattering them at sea or placing them in a licensed cemetery scattering garden or pond or in a church columbarium or otherwise disposing of the remains as provided by rule.

**Section 15. Section 497.6075, Florida Statutes, is created to read:**

497.6075 Natural Organic Reduction; procedure required.-

(1) At the time of the arrangement for a reduction performed by any person licensed pursuant to this chapter, the legally authorized person contracting for reduction services shall be required to designate her or his intentions with respect to disposition of the reduced remains of the deceased in a signed declaration of intent which shall be provided by and retained by the funeral or direct disposal establishment. A reduction may not be performed until a legally authorized person gives written authorization, which may include the declaration of intent to dispose of the reduction remains, for such natural organic reduction process. The reduction must be initiated within 48 hours after a specified time which has been agreed to in writing by the person authorizing the reduction. A funeral

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establishment making arrangements for a reduction shall not be responsible for or take possession of unclaimed reduced remains.

(2) Reduced remains are not property, as defined in s. 731.201(32), and are not subject to partition for purposes of distribution under s. 733.814. A division of reduced remains requires the consent of the legally authorized person who approved the reduction or, if the legally authorized person is the decedent, the next legally authorized person pursuant to s. 497.005(43). A dispute regarding the division of reduced remains shall be resolved by a court of competent jurisdiction.

(3) With respect to any person who intends to provide for the reduction of the deceased, if, after a period of 120 days from the time the reduction is finalized the reduced remains have not been claimed, the funeral establishment may dispose of the reduced remains. Such disposal shall include placement within a conservation area or otherwise disposing of the remains as provided by rule.

(4) The Board may adopt and enforce such rules and regulations as may be reasonable and necessary to provide for the sanitary disposal of dead human bodies by natural organic reduction and prevent the spread of disease and to protect the health, safety, and welfare of the people of this state. Such rules and regulations may include required inspections of any natural organic reduction container by the manufacturer or other

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455 authorized repair company once every year to ensure proper  
456 operations.

457 (5) Upon completion of the reduction process, the reduced  
458 remains shall be pulverized until no single fragment is  
459 recognizable as skeletal tissue. Such pulverized remains shall  
460 then be transferred to a container or multiple containers, if so  
461 requested by the legally authorized person, and delivered to the  
462 legally authorized person or otherwise disposed of as set forth  
463 herein.

464 **Section 16. Subsection (5) of section 627.404, Florida**  
465 **Statutes, is amended to read:**

466 627.404 Insurable interest; personal insurance.—

467 (5) A contract of insurance upon a person, other than a  
468 preneed contract, a policy of group life insurance, or a policy  
469 of group or blanket accident, health, or disability insurance,  
470 may not be effectuated unless, on or before the time of entering  
471 into such contract, the person insured, having legal capacity to  
472 contract, applies for or consents in writing to the contract and  
473 its terms, except that any person having an insurable interest  
474 in the life of a minor younger than 15 years of age or any  
475 person upon whom a minor younger than 15 years of age is  
476 dependent for support and maintenance may effectuate a policy of  
477 insurance on the minor.

478 **Section 17.** This act shall take effect July 1, 2026.  
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**T I T L E   A M E N D M E N T**

Remove everything before the enacting clause and insert:  
An act relating to final disposition, funeral, and  
cemetery services; amending s. 497.005, F.S.; revising  
the definition of cremation to include natural organic  
reduction; defining the term "natural organic  
reduction"; defining the term "natural organic  
reduction facility"; amending s. 497.164, F.S.;  
prohibiting solicitations of sales of final  
disposition, funeral, and cemetery services by  
licensees of such services under certain  
circumstances; amending s. 497.263, F.S.; revising  
land requirements for proposed cemeteries; amending s.  
497.270, F.S.; conforming a provision to changes made  
by the act; amending ss. 497.369 and 497.374, F.S.;  
specifying educational and testing requirements for  
licensure as embalmers and funeral directors by  
endorsement, respectively; amending s. 497.375, F.S.;  
revising requirements for licensure for funeral  
director interns; amending s. 497.376, F.S.;  
specifying educational and testing requirements for  
licensure as both funeral directors and embalmers by  
endorsement; amending s. 497.377, F.S.; revising

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requirements for combination licensure as funeral  
director and embalmer interns; amending s. 497.386,  
F.S.; authorizing persons, establishments, and  
facilities licensed in final disposition, funeral, and  
cemetery services to dispose of human remains under  
certain circumstances; amending s. 497.459, F.S.;  
revising requirements for notices to purchasers and  
legally authorized persons of unfulfilled preneed  
contracts; providing rulemaking authority; creating s.  
497.6065, F.S.; requiring licensure of natural organic  
reduction facilities; creating licensure requirements;  
amending s. 497.607, F.S.; decreasing the waiting time  
period for funeral and direct disposal establishments  
to dispose of cremated remains; creating s. 497.6075,  
F.S.; establishing procedure requirements for natural  
organic reduction; amending s. 627.404, F.S.;  
excluding preneed contracts from requirements that  
insured persons apply for or consent to such contracts  
and terms; providing an effective date.