

COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 1231 (2026)

Amendment No.

COMMITTEE/SUBCOMMITTEE ACTION

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WITHDRAWN	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

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

3 Representative Oliver offered the following:

4

5 **Amendment (with title amendment)**

6 Remove everything after the enacting clause and insert:

7 **Section 1. Subsection (22) of section 497.005, Florida**

8 **Statutes, is amended to read:**

9 497.005 Definitions.—As used in this chapter, the term:

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

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16 **Section 2. Subsections (50) through (79) of section**
17 **497.005, Florida Statutes, are renumbered as subsections (52),**
18 **through (81), respectively, and subsections (50) and (51) are**
19 **added to that section, to read:**

20 497.005 Definitions.—As used in this chapter, the term:

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

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

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

28 497.164 Solicitation of goods or services.—

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

35 **Section 4. Paragraph (g) of subsection (2) of section**
36 **497.263, Florida Statutes, is amended to read:**

37 497.263 Cemetery companies; license required; licensure
38 requirements and procedures.—

39 (2) APPLICATION PROCEDURES.—

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

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

53 497.270 Minimum acreage; sale or disposition of cemetery
54 lands.—

55 (2) Any lands owned by a licensee and dedicated for use by
56 it as a cemetery, which meet the criteria for cemeteries
57 provided in s. 497.263(2)(g) ~~are in excess of a minimum of 30~~
58 ~~contiguous acres~~, may be sold, conveyed, or disposed of by the
59 licensee, after obtaining written approval pursuant to
60 procedures and utilizing forms specified by rule and consistent
61 with subsection (3), for use by the new owner for other purposes
62 than as a cemetery. All of the human remains which have been
63 previously interred therein shall first have been removed from
64 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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90 required under s. 497.373 and which shall be given by the
91 licensing authority, except that an applicant for licensure by
92 endorsement under subparagraph (1)(b)1. need not meet any
93 educational or testing requirement other than that required
94 under s. 497.373(2)(b).

95 **Section 8. Paragraph (b) of subsection (1) of section
96 497.375, Florida Statutes, is amended to read:**

97 497.375 Funeral directing; licensure of a funeral director
98 intern.—

99 (1)

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

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

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

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

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

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

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

119 497.376 License as funeral director and embalmer
120 permitted.—

121 (3) An applicant for a combination license as both a
122 funeral director by endorsement under s. 497.374 and embalmer by
123 endorsement under s. 497.369 need not meet any educational or
124 testing requirements other than those required under ss.
125 497.373(2)(b) and 497.368(2)(a).

126 **Section 10. Paragraph (a) of subsection (2) of section**
127 **497.377, Florida Statutes, is amended to read:**

128 497.377 Combination funeral director and embalmer
129 internships.—

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

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

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

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

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

148 **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:**

152 497.386 Storage, preservation, and transportation of human
153 remains.—

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

161 **Section 12. Subsection (7) of section 497.459, Florida
162 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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213 (c) This subsection does not affect a purchaser's rights
214 to cancel the preneed contract and receive a refund or a preneed
215 licensee's obligations to refund established by this chapter.

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

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

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

223 497.6065 Natural Organic Reduction Facility; license
224 required.—

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

229 (2) APPLICATION PROCEDURES.—

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

233 (b) The application shall require the name, business
234 address, residence address, date and place of birth or
235 incorporation, and business phone number, of the applicant and
236 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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262 relinquishment of licensure, stipulation, consent order, or
263 other settlement, offered in response to or in anticipation of
264 the filing of charges against the license, shall be construed as
265 action against the license.

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

270 (j) The application shall be signed in accordance with s.
271 497.141(12).

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

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

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

282 (b) The applicant is a natural person at least 18 years of
283 age, a corporation, a partnership, or a limited liability
284 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 responsibility, competency,
308 financial stability, and compliance with this chapter. However,
309 no such probationary license shall be issued unless the

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

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

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

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

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

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

347 (10) REGULATION OF NATURAL ORGANIC REDUCTION FACILITIES.—

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

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

357 (c) No more than one dead human body may be placed in an
358 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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383 reduction process, the annual quantity of reduced human remains,
384 and any additional information required by rule.

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

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

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

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

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

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

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

404 **Section 14. Paragraph (a) of subsection (3) of section**
405 **497.607, Florida Statutes, is amended to read:**

406 497.607 Cremation; procedure required.—

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

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

417 497.6075 Natural Organic Reduction; procedure required.-
418 (1) At the time of the arrangement for a reduction
419 performed by any person licensed pursuant to this chapter, the
420 legally authorized person contracting for reduction services
421 shall be required to designate her or his intentions with
422 respect to disposition of the reduced remains of the deceased in
423 a signed declaration of intent which shall be provided by and
424 retained by the funeral or direct disposal establishment. A
425 reduction may not be performed until a legally authorized person
426 gives written authorization, which may include the declaration
427 of intent to dispose of the reduction remains, for such natural
428 organic reduction process. The reduction must be initiated
429 within 48 hours after a specified time which has been agreed to
430 in writing by the person authorizing the reduction. A funeral

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

433 (2) Reduced remains are not property, as defined in s.
434 731.201(32), and are not subject to partition for purposes of
435 distribution under s. 733.814. A division of reduced remains
436 requires the consent of the legally authorized person who
437 approved the reduction or, if the legally authorized person is
438 the decedent, the next legally authorized person pursuant to s.
439 497.005(43). A dispute regarding the division of reduced remains
440 shall be resolved by a court of competent jurisdiction.

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

448 (4) The Board may adopt and enforce such rules and
449 regulations as may be reasonable and necessary to provide for
450 the sanitary disposal of dead human bodies by natural organic
451 reduction and prevent the spread of disease and to protect the
452 health, safety, and welfare of the people of this state. Such
453 rules and regulations may include required inspections of any
454 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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481 -----
482 **T I T L E A M E N D M E N T**

483 Remove everything before the enacting clause and insert:
484 An act relating to final disposition, funeral, and
485 cemetery services; amending s. 497.005, F.S.; revising
486 the definition of cremation to include natural organic
487 reduction; defining the term "natural organic
488 reduction"; defining the term "natural organic
489 reduction facility"; amending s. 497.164, F.S.;
490 prohibiting solicitations of sales of final
491 disposition, funeral, and cemetery services by
492 licensees of such services under certain
493 circumstances; amending s. 497.263, F.S.; revising
494 land requirements for proposed cemeteries; amending s.
495 497.270, F.S.; conforming a provision to changes made
496 by the act; amending ss. 497.369 and 497.374, F.S.;
497 specifying educational and testing requirements for
498 licensure as embalmers and funeral directors by
499 endorsement, respectively; amending s. 497.375, F.S.;
500 revising requirements for licensure for funeral
501 director interns; amending s. 497.376, F.S.;
502 specifying educational and testing requirements for
503 licensure as both funeral directors and embalmers by
504 endorsement; amending s. 497.377, F.S.; revising

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505 requirements for combination licensure as funeral
506 director and embalmer interns; amending s. 497.386,
507 F.S.; authorizing persons, establishments, and
508 facilities licensed in final disposition, funeral, and
509 cemetery services to dispose of human remains under
510 certain circumstances; amending s. 497.459, F.S.;
511 revising requirements for notices to purchasers and
512 legally authorized persons of unfulfilled preneed
513 contracts; providing rulemaking authority; creating s.
514 497.6065, F.S.; requiring licensure of natural organic
515 reduction facilities; creating licensure requirements;
516 amending s. 497.607, F.S.; decreasing the waiting time
517 period for funeral and direct disposal establishments
518 to dispose of cremated remains; creating s. 497.6075,
519 F.S.; establishing procedure requirements for natural
520 organic reduction; amending s. 627.404, F.S.;
521 excluding preneed contracts from requirements that
522 insured persons apply for or consent to such contracts
523 and terms; providing an effective date.