

CS/HB 1231

2026

A bill to be entitled
An act relating to final disposition, funeral, and cemetery services; amending s. 497.005, F.S.; revising and providing definitions; 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 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.;

26 revising requirements for notices to purchasers and
27 legally authorized persons of unfulfilled preneed
28 contracts; providing rulemaking authority; creating s.
29 497.6065, F.S.; requiring licensure of natural organic
30 reduction facilities; providing requirements for the
31 application for and approval of licensure; requiring
32 the Department of Financial Services, the Department
33 of Health, and the Department of Environmental
34 Protection to adopt specified rules; providing
35 requirements for licensure of such facilities,
36 including licensure on a probationary basis; providing
37 requirements for the renewal of such licenses and
38 changes to licensure; providing requirements for the
39 supervision of such facilities; requiring the adoption
40 of standards for such facilities by rule; providing
41 requirements for the practice of natural organic
42 reduction and facilities conducting such practice;
43 amending s. 497.607, F.S.; decreasing the waiting time
44 period for funeral and direct disposal establishments
45 to dispose of cremated remains; creating s. 497.6075,
46 F.S.; providing requirements for the performance of
47 natural organic reduction and reduced human remains;
48 authorizing the Board of Funeral, Cemetery, and
49 Consumer Services to adopt and enforce specified rules
50 and regulations; amending s. 627.404, F.S.; excluding

51 preneed contracts from requirements that insured
52 persons apply for or consent to such contracts and
53 terms; providing an effective date.

54

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

56

57 **Section 1. Subsections (50) through (79) of section**
58 **497.005, Florida Statutes, are renumbered as subsections (52)**
59 **through (81), respectively, subsection (22) is amended, and new**
60 **subsections (50) and (51) are added to that section, to read:**

61 497.005 Definitions.—As used in this chapter, the term:
62 (22) "Cremation" means any mechanical or thermal process
63 whereby a dead human body is reduced to ashes and bone
64 fragments. Cremation also includes any other mechanical or
65 thermal process whereby human remains are pulverized, burned,
66 recremated, or otherwise further reduced in size or quantity,
67 including natural organic reduction.

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

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

73 **Section 2. Subsection (6) is added to section 497.164,**
74 **Florida Statutes, to read:**

75 497.164 Solicitation of goods or services.—

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

82 **Section 3. Paragraph (g) of subsection (2) of section**
83 **497.263, Florida Statutes, is amended to read:**

84 497.263 Cemetery companies; license required; licensure
85 requirements and procedures.—

86 (2) APPLICATION PROCEDURES.—

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

98 **Section 4. Subsection (2) of section 497.270, Florida**
99 **Statutes, is amended to read:**

100 497.270 Minimum acreage; sale or disposition of cemetery

101 lands.—

102 (2) Any lands owned by a licensee and dedicated for use by
103 it as a cemetery, which meet the criteria for cemeteries
104 provided in s. 497.263(2)(g) ~~are in excess of a minimum of 30~~
105 ~~contiguous acres~~, may be sold, conveyed, or disposed of by the
106 licensee, after obtaining written approval pursuant to
107 procedures and utilizing forms specified by rule and consistent
108 with subsection (3), for use by the new owner for other purposes
109 than as a cemetery. All of the human remains which have been
110 previously interred therein shall first have been removed from
111 the lands proposed to be sold, conveyed, or disposed of;
112 however, the provisions of ss. 497.152(8)(e) and 497.384 must be
113 complied with prior to any disinterment of human remains. Any
114 and all titles, interests, or burial rights which may have been
115 sold or contracted to be sold in lands which are the subject of
116 the sale shall be conveyed to and revested in the licensee prior
117 to consummation of any such sale, conveyance, or disposition.

118 **Section 5. Subsection (4) of section 497.369, Florida**

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

120 497.369 Embalmers; licensure as an embalmer by
121 endorsement; licensure of a temporary embalmer.—

122 (4) Each applicant for licensure by endorsement must pass
123 the examination on local, state, and federal laws and rules
124 relating to the disposition of dead human bodies which is
125 required under s. 497.368 and which shall be given by the

126 licensing authority, except that an applicant for licensure by
127 endorsement under subparagraph (1)(b)1. need not meet any
128 educational or testing requirement other than that required
129 under s. 497.368(2)(a).

130 **Section 6. Subsection (4) of section 497.374, Florida**
131 **Statutes, is amended to read:**

132 497.374 Funeral directing; licensure as a funeral director
133 by endorsement; licensure of a temporary funeral director.—

134 (4) Each applicant for licensure by endorsement must pass
135 the examination on local, state, and federal laws and rules
136 relating to the disposition of dead human bodies which is
137 required under s. 497.373 and which shall be given by the
138 licensing authority, except that an applicant for licensure by
139 endorsement under subparagraph (1)(b)1. need not meet any
140 educational or testing requirement other than that required
141 under s. 497.373(2)(b).

142 **Section 7. Paragraph (b) of subsection (1) of section**
143 **497.375, Florida Statutes, is amended to read:**

144 497.375 Funeral directing; licensure of a funeral director
145 intern.—

146 (1)
147 (b)1. Except as provided in subparagraph 2., an applicant
148 must hold the educational credentials required for licensure of
149 a funeral director under s. 497.373(1)(d).

150 2. An applicant who has not completed the educational

151 credentials required for a funeral director license is eligible
152 for licensure as a funeral director intern if the applicant:

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

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

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

164 **Section 8. Subsection (3) is added to section 497.376,
165 Florida Statutes, to read:**

166 497.376 License as funeral director and embalmer
167 permitted.—

168 (3) An applicant for a combination license as both a
169 funeral director by endorsement under s. 497.374 and embalmer by
170 endorsement under s. 497.369 need not meet any educational or
171 testing requirements other than those required under ss.
172 497.373(2)(b) and 497.368(2)(a).

173 **Section 9. Paragraph (a) of subsection (2) of section
174 497.377, Florida Statutes, is amended to read:**

175 497.377 Combination funeral director and embalmer

CS/HB 1231

2026

176 internships.—

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

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

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

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

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

195 **Section 10. Subsections (6) and (7) of section 497.386,**
196 **Florida Statutes, are renumbered as subsections (7) and (8),**
197 **respectively, and a new subsection (6) is added to that section**
198 **to read:**

199 497.386 Storage, preservation, and transportation of human
200 remains.—

CS/HB 1231

2026

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

208 **Section 11. Subsection (7) of section 497.459, Florida**
209 **Statutes, is amended to read:**

210 497.459 Cancellation of, or default on, preneed contracts;
211 required notice.—

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

213 (a) To ensure the performance of unfulfilled preneed
214 contracts, upon the occurrence of the earliest of any of the
215 following events, a preneed licensee shall provide to the
216 purchaser or to the beneficiary's legally authorized person
217 written notice of the preneed licensee's intent to distribute
218 funds in accordance with the terms of the preneed contract, if
219 any obligation of the preneed licensee remains to be fulfilled
220 under the contract:

221 1. Fifty years after the date of execution of the preneed
222 contract by the purchaser.

223 2. The beneficiary of the preneed contract attains the age
224 of 105 years of age or older.

225 3. The social security number of the beneficiary of the

226 preneed contract, as shown on the contract, is contained within
227 the United States Social Security Administration Death Master
228 File.

229 (b)1. The notice in paragraph (a) must be provided by e-
230 mail, certified mail, registered mail, or permitted delivery
231 ~~service, return receipt requested,~~ to the last known e-mail or
232 mailing address of the purchaser or the beneficiary's legally
233 authorized person, whichever is applicable, as provided to the
234 preneed licensee. If the notice is returned as undeliverable
235 within 30 calendar days after the preneed licensee sent the
236 notice, the trustee shall perform a diligent search and inquiry
237 to obtain a different e-mail address or address for the
238 purchaser or the beneficiary's legally authorized person,
239 whichever is applicable. ~~For purposes of this subparagraph, any~~
240 ~~address known and used by the purchaser or the beneficiary's~~
241 ~~legally authorized person, whichever is applicable, for sending~~
242 ~~regular mailings or other communications from the purchaser or~~
243 ~~the beneficiary's legally authorized person, whichever is~~
244 ~~applicable, to the preneed licensee or any address produced~~
245 ~~through a current address service or searchable database shall~~
246 ~~be included with other addresses produced from the diligent~~
247 ~~search and inquiry, if any. If the trustee's diligent search and~~
248 ~~inquiry produces an address different from the notice address,~~
249 ~~the trustee shall mail a copy of the notice by certified mail,~~
250 ~~registered mail, or permitted delivery service, return receipt~~

251 ~~requested, to any and all addresses produced as a result of the~~
252 ~~diligent search and inquiry.~~

253 2. If the purchaser or the beneficiary's legally
254 authorized person, whichever is applicable, fails to respond to
255 such notice within 120 days after delivery of the last mailed
256 notice under subparagraph 1., the funds held in trust must be
257 distributed in accordance with the terms of the preneed
258 contract, the trust agreement, and any applicable provisions of
259 chapter 717.

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

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

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

268 **Section 12. Section 497.6065, Florida Statutes, is created**
269 **to read:**

270 497.6065 Natural organic reduction facility; license
271 required.—

272 (1) LICENSE REQUIRED.—A person may not conduct, maintain,
273 manage, or operate a natural organic reduction facility unless a
274 license for such facility has been issued and is in good
275 standing under this section.

276 (2) APPLICATION PROCEDURES.—

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

280 (b) The application shall require the name, business
281 address, residence address, date and place of birth or
282 incorporation, and business telephone number of the applicant
283 and all principals of the applicant. The application shall
284 require the applicant's social security number or, if the
285 applicant is an entity, its federal tax identification number.

286 (c) The application shall name the licensed funeral
287 director and national or state certified natural organic
288 reduction operator who will be in charge of the natural organic
289 reduction facility.

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

292 (e) The application may require information as to the
293 educational and employment history of an individual applicant,
294 and as to applicants that are not natural persons, the business
295 and employment history of the applicant and principals of the
296 applicant.

297 (f) The applicant shall be required to make disclosure of
298 the applicant's criminal records, if any, as required by s.
299 497.142.

300 (g) The applicant and its principals shall submit

301 fingerprints in accordance with s. 497.142.

302 (h) The application shall require the applicant to
303 disclose whether the applicant or any of the applicant's
304 principals, including its proposed supervising licensee, has
305 ever had a license or the authority to practice a profession or
306 occupation refused, suspended, fined, denied, or otherwise acted
307 against or disciplined by the licensing authority of any
308 jurisdiction. A licensing authority's acceptance of a
309 relinquishment of licensure, stipulation, consent order, or
310 other settlement, offered in response to or in anticipation of
311 the filing of charges against the license, shall be construed as
312 action against the license.

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

317 (j) The application shall be signed in accordance with s.
318 497.141(12).

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

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

325 (a) The applicant has been inspected and approved as

CS/HB 1231

2026

326 meeting all requirements as set forth by the department, the
327 Department of Health, the Department of Environmental
328 Protection, or any local ordinance regulating the facility.

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

332 (c) The applicant does, or will before commencing
333 operations under the license, comply with all requirements of
334 this chapter relating to the license applied for.

335 (d) The applicant and the applicant's principals are of
336 good character and have no demonstrated history of lack of
337 trustworthiness or integrity in business or professional
338 matters.

339 (4) RULEMAKING.—The department, the Department of Health,
340 and the Department of Environmental Protection shall adopt rules
341 establishing health and environmental inspection standards for
342 natural organic reduction facilities.

343 (5) PROBATIONARY STATUS.—It is the policy of this state to
344 encourage competition for the public benefit in the natural
345 organic reduction facility business by, among other means, the
346 entry of new licensees into that business. To facilitate
347 issuance of licenses concerning applications judged by the
348 licensing authority to be borderline as to qualification for
349 licensure, the licensing authority may issue a new license under
350 this section on a probationary basis, subject to conditions

351 specified by the licensing authority on a case-by-case basis,
352 which conditions may impose special monitoring, reporting, and
353 restrictions on operations for up to the first 24 months of
354 licensure, to ensure the licensee's responsibility, competency,
355 financial stability, and compliance with this chapter. However,
356 such a probationary license shall not be issued unless the
357 licensing authority determines that issuance would not pose an
358 unreasonable risk to the public, and the licensing authority
359 must, within 24 months after issuance of the license, either
360 remove the probationary status or determine that the licensee is
361 not qualified for licensure under this chapter and institute
362 proceedings for revocation of licensure.

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

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

368 (8) CHANGES SUBSEQUENT TO LICENSURE.—Each licensee under
369 this section shall provide notice as required by rule before any
370 change in location, ownership, or control of the licensee or
371 licensed person in charge of the licensee's operations. A change
372 in control is subject to approval by the licensing authority,
373 and to reasonable conditions imposed by the licensing authority,
374 for the protection of the public to ensure compliance with this
375 chapter. Operations by the licensee at a new location may not

376 commence until an inspection by the licensing authority of the
377 facilities, pursuant to rules of the licensing authority, has
378 been conducted and passed at the new location.

379 (9) SUPERVISION OF FACILITIES.—Each natural organic
380 reduction facility shall have a funeral director in charge for
381 that facility. The funeral director in charge shall be licensed
382 as a funeral director and a nationally certified or state-
383 certified natural organic reduction operator. Such funeral
384 director in charge shall be responsible for ensuring that the
385 facility, its operations, and all persons employed in the
386 facility comply with all applicable state and federal laws and
387 rules. A funeral director in charge, with appropriate, active
388 licenses, may serve as a funeral director in charge for not more
389 than a total of two of the following: funeral establishments,
390 centralized embalming facilities, direct disposal
391 establishments, natural organic reduction facilities, or
392 cinerator facilities, as long as the two locations are not more
393 than 75 miles apart as measured in a straight line.

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

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

399 (b) The practice of natural organic reduction must be
400 engaged in at a fixed location of at least 1,250 interior

401 contiguous square feet and must maintain or make arrangements
402 for suitable capacity for the refrigeration and storage of dead
403 human bodies handled and stored by the establishment.

404 (c) No more than one dead human body may be placed in an
405 organic human reduction container at one time, unless written
406 permission has been received from a legally authorized person
407 for each body.

408 (d) Each natural organic reduction facility shall at all
409 times be subject to the inspection of all its buildings,
410 grounds, records, equipment, and vehicles used in the conduct of
411 its business, by the department, the Department of Environmental
412 Protection, the Department of Health, and local government
413 inspectors and by their agents. Rules shall be adopted which
414 establish such inspection requirements.

415 (e) Each natural organic reduction facility must display
416 at its public entrance the name of the facility and the name of
417 the funeral director in charge of that facility. A natural
418 organic reduction facility must transact its business under the
419 name by which it is licensed.

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

423 (g) Rules shall be adopted which require each facility to
424 submit periodic reports to the department which include the
425 names of persons undergoing natural organic reduction, the date

426 and county of death, the name of each person supervising each
427 natural organic reduction, the name and license number of the
428 establishment requesting natural organic reduction, the types of
429 containers used to hold the body during the natural organic
430 reduction process, the annual quantity of reduced human remains,
431 and any additional information required by rule.

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

435 (i) Each natural organic reduction facility shall be
436 inspected before the initial issuance of its license and
437 annually thereafter and shall:

438 1. Be at a specific address or location.
439 2. Be at least 1,250 contiguous square feet of space.
440 3. Have at least one operable organic human reduction
441 container.

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

444 5. Place human remains in an operable organic human
445 reduction container within 8 hours after receipt, or maintain
446 refrigeration that satisfies the standards set by the Department
447 of Health and contains sufficient refrigerated space for the
448 average daily number of bodies stored.

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

451 **Section 13. Paragraph (a) of subsection (3) of section**
452 **497.607, Florida Statutes, is amended to read:**

453 497.607 Cremation; procedure required.—

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

462 **Section 14. Section 497.6075, Florida Statutes, is created**
463 **to read:**

464 497.6075 Natural organic reduction; procedure required.—

465 (1) At the time of the arrangement for a reduction
466 performed by any person licensed pursuant to this chapter, the
467 legally authorized person contracting for reduction services
468 shall be required to designate her or his intentions with
469 respect to disposition of the reduced remains of the deceased in
470 a signed declaration of intent which shall be provided by and
471 retained by the funeral or direct disposal establishment. A
472 reduction may not be performed until a legally authorized person
473 gives written authorization, which may include the declaration
474 of intent to dispose of the reduction remains, for such natural
475 organic reduction process. The reduction must be initiated

476 within 48 hours after a specified time which has been agreed to
477 in writing by the person authorizing the reduction. A funeral
478 establishment making arrangements for a reduction shall not be
479 responsible for or take possession of unclaimed reduced remains.

480 (2) Reduced remains are not property, as defined in s.
481 731.201, and are not subject to partition for purposes of
482 distribution under s. 733.814. A division of reduced remains
483 requires the consent of the legally authorized person who
484 approved the reduction or, if the legally authorized person is
485 the decedent, the next legally authorized person pursuant to s.
486 497.005(43). A dispute regarding the division of reduced remains
487 shall be resolved by a court of competent jurisdiction.

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

495 (4) The board may adopt and enforce such rules and
496 regulations as may be reasonable and necessary to provide for
497 the sanitary disposal of dead human bodies by natural organic
498 reduction and prevent the spread of disease and to protect the
499 health, safety, and welfare of the people of this state. Such
500 rules and regulations may include required inspections of any

501 natural organic reduction container by the manufacturer or other
502 authorized repair company once every year to ensure proper
503 operations.

504 (5) Upon completion of the reduction process, the reduced
505 remains shall be pulverized until no single fragment is
506 recognizable as skeletal tissue. Such pulverized remains shall
507 then be transferred to a container or multiple containers, if so
508 requested by the legally authorized person, and delivered to the
509 legally authorized person or otherwise disposed of as set forth
510 herein.

511 **Section 15. Subsection (5) of section 627.404, Florida**
512 **Statutes, is amended to read:**

513 627.404 Insurable interest; personal insurance.—

514 (5) A contract of insurance upon a person, other than a
515 preneed contract, a policy of group life insurance, or a policy
516 of group or blanket accident, health, or disability insurance,
517 may not be effectuated unless, on or before the time of entering
518 into such contract, the person insured, having legal capacity to
519 contract, applies for or consents in writing to the contract and
520 its terms, except that any person having an insurable interest
521 in the life of a minor younger than 15 years of age or any
522 person upon whom a minor younger than 15 years of age is
523 dependent for support and maintenance may effectuate a policy of
524 insurance on the minor.

525 **Section 16.** This act shall take effect July 1, 2026.