

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Children, Families, and Elder Affairs

BILL: SB 1600

INTRODUCER: Senator Yarborough

SUBJECT: Child Welfare

DATE: February 9, 2026

REVISED: _____

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	Rao	Tuszynski	CF	Pre-meeting
2.			AHS	
3.			FP	

I. Summary:

SB 1600 creates additional oversight for organizations that provide services and care to children. The bill considers entities that provide organized programming for children as “child serving organizations,” and requires such organizations to provide all employees with annual training related to the protection of children from abuse and neglect. Such training must be approved by the Department of Children and Families (DCF). Additionally, the bill amends the definition of institutional child abuse or neglect to include actions perpetrated by an employee or volunteer of a child-serving organization. The bill requires the DCF to collect reports of child abuse, sexual abuse, and juvenile sexual abuse that occurs at child-serving organizations.

The bill requires the DCF to create a process to recognize third-party organizations that may accredit or certify child-serving organizations as “accredited child safety organizations.” The bill establishes requirements for such third-party accrediting organizations. The bill requires the DCF to review the status of an accredited child safety organization at least every three years for the renewal or revocation of its accreditation or certification.

The bill acknowledges that many child-serving organizations face barriers in procuring liability insurance and requires the Office of Program Policy Analysis and Government Accountability (OPPAGA) to conduct a study on the unaffordability and unavailability of liability insurance. The bill creates a new section of law that allows the Office of Insurance Regulation to approve rating plans for liability insurance with reduced premiums if child-serving organizations as certified or accredited as accredited child safety organizations.

The bill is effective July 1, 2026.

II. Present Situation:

Child Welfare – Generally

Chapter 39, F.S. creates Florida's dependency system charged with protecting children who have been abused, abandoned, or neglected.¹ Florida's child welfare system identifies children and families in need of services through reports to the central abuse hotline and child protective investigations.² The Department of Children and Families (DCF) and community-based care lead agencies work with these families to address the problems endangering children, if possible. If these problems cannot be addressed, the child welfare system finds safe out-of-home placements for these children.³

Child welfare services are directed toward the prevention of child abuse, abandonment, and neglect.⁴ The DCF aims to increase the safety of the child within his or her home, using in-home services, such as parenting coaching and counseling to maintain and strengthen the child's natural supports in the home environment.⁵

Dependency System Process

In some instances, services may not be enough to maintain a safe environment for a child to live in. When child welfare necessitates that the DCF remove a child from the home to ensure his or her safety, a series of dependency court proceedings must occur to place the child in an out-of-home placement, adjudicate the child dependent, and if necessary, terminate parental rights and free the child for adoption. This process is typically triggered by a report to the central abuse hotline and a child protective investigation that determines the child should not remain in his or her home, notwithstanding services the DCF provides. Generally, the dependency process includes, but is not limited to, the following:

- A report to the central abuse hotline.
- A child protective investigation to determine the safety of the child.
- In-home services or a shelter of the child and an out-of-home placement.
- A court finding that the child is dependent.⁶

¹ Chapter 39, F.S.

² See generally, s. 39.101, F.S. (establishing the central abuse hotline and timeframes for initiating investigations).

³ See s. 409.986(1)(a), F.S. (finding that it is the intent of the Legislature that the Department of Children and Families "provide child protection and child welfare services to children through contracting with CBC lead agencies"). A "community-based care lead agency" or "lead agency" means a single entity with which the DCF has a contract for the provision of care for children in the child protection and child welfare system, in a community that is no smaller than a county and no larger than two contiguous judicial circuits. Section 409.986(3)(d), F.S. The secretary of DCF may authorize more than one eligible lead agency within a single county if doing so will result in more effective delivery of services to children. *Id.*

⁴ Section 39.001, F.S.

⁵ See generally The Department of Children and Families, *Florida's Child Welfare Practice Model*, available at: <https://www.myflfamilies.com/services/child-family/child-and-family-well-being/floridas-child-welfare-practice-model> (last visited 2/4/26).

⁶ A "child who is found to be dependent" refers to a child who is found by the court: to have been abandoned, abused, or neglected by the child's parents or legal custodians; to have been surrendered to the DCF or licensed child-placing agency for the purpose of adoption; to have parents or legal custodians that failed to substantially comply with the requirements of a case plan for the purpose of reunification; to have been voluntarily placed with a licensed child-placing agency for the purposes of subsequent adoption; to have no parent or legal custodians capable of providing supervision and care; to be at substantial risk

- Case planning to address the problems that resulted in the child's dependency.
- Reunification with the child's parent or other appropriate permanency option, such as adoption.⁷

Central Abuse Hotline and Investigations

The DCF is statutorily required to operate and maintain a central abuse hotline to receive reports of known or suspected instances of child abuse,⁸ abandonment,⁹ or neglect,¹⁰ or instances when a child does not have a parent, legal custodian, or adult relative available to provide supervision and care.¹¹ The hotline must operate 24 hours a day, 7 days a week, and accept reports through a single statewide toll-free telephone number or through electronic reporting.¹²

If the hotline counselor determines a report meets the criteria of abuse, abandonment, or neglect, the report is accepted for a protective investigation.¹³ Based on the report, the department makes a determination regarding when to initiate a protective investigation. All investigations must be completed within 24 hours; however, the DCF must commence an investigation immediately if it appears the following conditions are met:¹⁴

- The immediate safety or well-being of a child is endangered;
- The family may flee or the child may be unavailable for the purposes of conducting a child protective investigation; or
- The facts reported to the central abuse hotline otherwise so warrant.

Once the DCF assigns a child protective investigator (CPI) to the case, the CPI assesses the safety and perceived needs of the child and family; whether in-home services are needed to stabilize the family; and whether the safety of the child necessitates removal and the provision of out-of-home services.¹⁵

of imminent abuse, abandonment, or neglect; or to have been sexually exploited and to have no parent, legal custodian, or responsible adult relative available to provide the necessary and appropriate supervision. Section 39.01(15), F.S.

⁷ Office of the States Courts Administrator, The Office of Family Courts, *A Caregiver's Guide to Dependency Court*, available at: <https://flcourts-media.flcourts.gov/content/download/218185/file/Web-Caregivers-Guide-Final-09.pdf> (last visited 2/5/26); see also ch. 39, F.S.

⁸ Section 39.01(2), F.S. defines "abuse" as any willful or threatened act that results in any physical, mental, or sexual abuse, injury, or harm that causes or is likely to cause the child's physical, mental, or emotional health to be significantly impaired.

⁹ Section 39.01(1), F.S. defines "abandoned" or "abandonment" as a situation in which the parent or legal custodian of a child or, in the absence of a parent or legal custodian, the caregiver, while being able, has made no significant contribution to the child's care and maintenance or has failed to establish or maintain a substantial and positive relationship with the child, or both. "Establish or maintain a substantial and positive relationship" means, in part, frequent and regular contact with the child, and the exercise of parental rights and responsibilities.

¹⁰ Section 39.01(53), F.S. states "neglect" occurs when a child is deprived of, or is allowed to be deprived of, necessary food, clothing, shelter, or medical treatment or a child is permitted to live in an environment when such deprivation or environment causes the child's physical, mental, or emotional health to be significantly impaired or to be in danger of being significantly impaired, except when such circumstances are caused primarily by financial inability unless services have been offered and rejected by such person.

¹¹ Section 39.201(1), F.S.

¹² Section 39.101(1), F.S.

¹³ Section 39.201(4)(a), F.S.

¹⁴ Section 39.101(2), F.S.

¹⁵ See generally s. 39.301, F.S. and Part IV, Chapter 39, F.S. (regulating taking children into the custody of the DCF and shelter hearings).

Institutional Child Abuse or Neglect

In addition to investigating cases of child abuse, abandonment, and neglect by a caregiver, the DCF conducts investigations of abuse, abandonment, and neglect on an institutional scale.¹⁶

Institutional child abuse or neglect refers to situations of known or suspected child abuse or neglect in which the person allegedly perpetrating the child abuse or neglect is an employee of a public or private school,¹⁷ public or private day care center, residential home, institution, facility, or agency or any other person at such institution responsible for the child's welfare.¹⁸ Volunteers are not currently explicitly mentioned in the statute for institutional child abuse or neglect. Institutional settings include, but are not limited to, licensed foster homes, group homes, Department of Juvenile Justice facilities, public and private schools, and licensed daycare settings.¹⁹

The DCF follows the same timeframes for initiating individual instances of child abuse or neglect when investigating institutional child abuse or neglect.²⁰

The following chart displays the number of institutional child abuse and neglect cases reported to the DCF that were “screened in” for a protective investigation or “screened out,” as they did not meet the criteria to trigger an investigation.²¹

Institutional Child Abuse and Neglect Intakes					
	FY 20-21	FY 21-22	FY 22-23	FY 23-24	FY 24-25
Screen In	5,250	6,285	7,330	7,631	7,456
Screen Out	5,210	7,631	8,765	10,585	10,862
Total Intakes Generated	10,460	13,916	16,095	18,216	18,318
*Note: These numbers do not include special conditions referrals, in which the report does not meet the criteria for an investigation but requires a response by the DCF or CBC child welfare professional to assess the needs for ameliorative services. ²²					

¹⁶ See Generally, ss. 39.302, and 39.01(39), F.S.

¹⁷ Section 1006.061, F.S. requires each district school board, charter school, and private school that participates in state scholarship programs to post the policies and procedures for reporting alleged misconduct by educational support employees, instructional personnel, or school administrators that affects the health, safety, or welfare of a student.

¹⁸ Section 39.01(39), F.S. “Other person responsible for a child’s welfare” includes the child’s legal guardian or foster parent; an employee of any school, public or private child day care center, residential home, institution, facility, or agency; a law enforcement officer employed in any facility, service, or program for children that is operated or contracted by the DJJ; or any other person legally responsible for the child’s welfare in a residential setting; and also includes an adult sitter or relative entrusted with a child’s care. See Section 39.01(57), F.S.

¹⁹ Florida Department of Children and Families, *CFOP 170-5*, available at:

https://prod.myflfamilies.com/sites/default/files/2022-12/cfop_170-05_chapter_28_investigative_response_to_institutional_intakes.pdf (last visited 2/4/26).

²⁰ Sections 39.101(2) and 39.302, F.S.

²¹ E-mail with Chancer Teel, Department of Children and Families Legislative Affairs Director (on file with the Senate Committee on Children, Families, and Elder Affairs).

²² Department of Children and Families, *CFOP 170-04*, available at:

<https://resourceibrary.myflfamilies.com/cfop170/CFOP%20170-04,%20Child%20Maltreatment%20Index.pdf> (last visited 2/6/26).

Executive Agencies and Departments that Care for Children – Generally

Department of Children and Families

The Department of Children and Families (DCF) partners with local communities to protect the vulnerable, promote strong and economically self-sufficient families, and advance personal and family recovery and resiliency.²³ While the DCF contracts with community organizations for case management, out-of-home services, and related services for children and families, the DCF is responsible for the oversight of the child welfare system.²⁴

Family Foster Homes, Residential Child-caring Agencies, and Child-placing Agencies

The DCF licenses family foster homes,²⁵ residential child-caring agencies,²⁶ and child-placing agencies²⁷ under s. 409.175, F.S.

Child Care Facilities

The DCF licenses Child care facilities under s. 402.305, F.S. These are entities that care for more than five children unrelated to the operator that receives a payment, fee, or grant for any of the children receiving care, regardless of whether the facility is operated for profit.²⁸ The DCF annually licenses child care facilities, and establishes requirements for background screening, training, and continuing education for child care personnel.²⁹

Department of Juvenile Justice

The Department of Juvenile Justice (DJJ) is the state agency responsible for the oversight of the juvenile justice continuum, which provides programs to children and families in need; prevention, intervention, and diversion programs; detention centers and related programs and

²³ Section 20.19, F.S.

²⁴ Section 39.101, F.S.

²⁵ “Family foster home” means a residence licensed by the department in which children who are unattended by a parent or legal guardian are provided 24-hour care. The term does not include an adoptive home that has been approved by the department or approved by a licensed child-placing agency for children placed for adoption.; s. 409.175(2)(e), F.S.

²⁶ “Residential child-caring agency” means any person, corporation, or agency, public or private, other than the child’s parent or legal guardian, that provides staffed 24-hour care for children in facilities maintained for that purpose, regardless of whether operated for profit or whether a fee is charged. Such residential child-caring agencies include, but are not limited to, maternity homes, runaway shelters, group homes that are administered by an agency, emergency shelters that are not in private residences, and wilderness camps. Residential child-caring agencies do not include hospitals, boarding schools, summer or recreation camps, nursing homes, or facilities operated by a governmental agency for the training, treatment, or secure care of delinquent youth, or facilities licensed under s. 393.067 or s. 394.875 or chapter 397.; s. 409.175(2)(l), F.S.

²⁷ “Child-placing agency” means any person, corporation, or agency, public or private, other than the parent or legal guardian of the child or an intermediary acting pursuant to chapter 63, that receives a child for placement and places or arranges for the placement of a child in a family foster home, residential child-caring agency, or adoptive home.; s. 409.175(2)(d), F.S.

²⁸ See generally, s. 402.302(2), F.S.; Public schools and nonpublic schools; summer camps having children in full-time residence; summer day camps; Bible schools normally conducted during vacation periods; and operators of transient establishments as operated in Ch. 509, F.S. are not included in the definition of “child care facility.”

²⁹ Florida Department of Children and Families, *About Child Care Licensure*, available at:

<https://www.myflfamilies.com/services/child-family/child-care/about-child-care-licensure#:~:text=The%20program%20is%20accountable%20for%20the%20statewide%20licensure,licensure%20or%20registration%20of%20family%20day%20care%20homes> (last visited 1/29/26).

facilities; community-based residential commitment and nonresidential programs; and delinquency institutions provided or funded by the DJJ.³⁰

Residential Facilities

The Florida Department of Juvenile Justice (DJJ) contracts for residential facilities for youth who are ordered by the court to stay in the care of the DJJ for an extended time.³¹ There are three levels of residential commitment, based on the level of security a child committed to the care of the DJJ requires, as follows:³²

- **Low-risk residential:** Provides residential services for youth that represent a low risk to themselves and the public but require placement and services in a residential setting. Youth have unsupervised access to the community in such programs.
- **Moderate-risk residential:** Provides residential services for youth that represent a moderate risk to public safety and require close supervision when accessing the community.
- **High-risk residential:** Provides residential services to youth that pose a threat to public safety that outweighs placement in programs at lower commitment levels. Youth do not have access to the community in such programs.

Each residential commitment program director is responsible for background screening staff members and holding them to a standard of ethical and professional behavior.³³ Current law requires a performance accountability system for every provider who contracts with the DJJ.³⁴ As such, the DJJ annually conducts performance reviews of each residential commitment program to determine if the provider is in compliance with the DJJ's administrative rules and the terms of the contract between the provider and the DJJ.³⁵ The DJJ's Bureau of Research and Planning summarizes performance results from all provider contracts in a Comprehensive Accountability Report.³⁶

Department of Education

The State Board of Education is the head of the Department of Education (DOE) and exercises general supervision over the divisions of the DOE, including supervision over the Division of Public Schools and the Division of Accountability, Research, and Measurement.³⁷ The DOE also houses the Office of Private Schools and Home Education Programs.³⁸

Public Schools

³⁰ Section 20.316, F.S.

³¹ Florida Department of Juvenile Justice, *Residential Facilities*, available at: <https://www.djj.state.fl.us/programs-facilities/residential-facilities> (last visited 2/3/26).

³² Section 985.03(45), F.S.

³³ 63E-7.018, F.A.C.

³⁴ Section 985.632, F.S.

³⁵ 63E-7.018, F.A.C.

³⁶ *Id.*

³⁷ Section 1001.02, F.S.

³⁸ Section 1001.21, F.S.

Public school educators³⁹ must be certified to teach in public schools.⁴⁰ To ensure the quality of education in Florida, the DOE's Division of Accountability, Research, and Measurement operates an accountability system for school districts that measures student educational outcomes, discipline and attendance measures, access to quality educators, and graduation rates.⁴¹ Additionally, each public school is given a letter grade based on specified metrics of students' performance.⁴²

Private Schools

Private schools are an individual association, co-partnership, or corporation or department, division, or section of such organizations, that designates itself as an educational center that includes kindergarten or a higher grade and is below the college level.⁴³ Private schools are not licensed, approved, accredited, or regulated by the Florida DOE, but are required to complete an annual online survey to gather information for inclusion in a statewide Directory of Private Schools housed on the DOE's website.⁴⁴

Agency for Health Care Administration

The Agency for Health Care Administration (AHCA) is the chief health policy and planning entity for the state. AHCA licenses, inspects, and enforces the regulatory requirements of health care facilities in Florida, many of which serve children.⁴⁵

Residential Treatment Centers for Children and Adolescents

Residential Treatment Centers for Children and Adolescents (RTC) are 24-hour residential programs, including therapeutic group homes, that are licensed by the Agency for Health Care Administration (AHCA).⁴⁶ Such programs provide mental health treatment to children who have been diagnosed with mental, emotional, or behavioral disorders.⁴⁷

Licensure and Operation of Extracurricular Activities – Generally

Summer Camps

³⁹ Educators include classroom teachers, school administrators, and other support professionals such as guidance counselors and media specialists. See Florida Department of Education, *Educator Certification*, available at: <https://www.fldoe.org/teaching/certification/> (last visited 2/2/26).

⁴⁰ Florida Department of Education, *Educator Certification*, available at: <https://www.fldoe.org/teaching/certification/> (last visited 2/3/26).

⁴¹ Florida Department of Education, *Know Your Schools*, available at: <https://edudata.fldoe.org/ReportCards/Schools.html?school=0000&district=> (last visited 2/3/26).

⁴² Florida Department of Education, *2025 School Grades Overview*, available at: <https://www.fldoe.org/file/18534/SchoolGradesOverview25.pdf> (last visited 2/3/26).

⁴³ Section 1002.01(2), F.S.

⁴⁴ Florida Department of Education, *School Choice*, available at: <https://www.fldoe.org/schools/school-choice/private-schools/> (last visited 1/29/26).

⁴⁵ Section 20.42, F.S.

⁴⁶ Agency for Health Care Administration, *Residential Treatment Centers for Children and Adolescents*, available at: <https://ahca.myflorida.com/health-quality-assurance/bureau-of-health-facility-regulation/hospital-outpatient-services-unit/residential-treatment-centers-for-children-and-adolescents> (last visited 2/4/26).

⁴⁷ *Id.*

Summer day camps refer to recreational, educational, and other enrichment programs operated during summer vacations for children aged 5 years and older.⁴⁸ Summer 24-hour camps are similarly operated programs but operate on a 24-hour basis during summer vacations and are not exclusively educational.⁴⁹

Camps are not included in the statutory definition of child care facility,⁵⁰ as such they are not subject to DCF licensure or inspection requirements. However, all summer camp personnel are required to participate in background screening, including employees and volunteers under the age of 18.⁵¹

Youth Sports

Florida does not license youth sports organizations. However, a private, nongovernmental entity that organizes, operates, or coordinates a youth athletic team must conduct a level 2 background screening⁵² of each current and prospective athletic coach, assistant coach, manager, or referee, whether for compensation or as a volunteer.⁵³

Office of Insurance Regulation

The Office of Insurance Regulation (Office) is housed within the Financial Services Commission of the Department of Financial Services.⁵⁴ The Office is responsible for all activities concerning insurers and other risk bearing entities, including the following:⁵⁵

- Licensing;
- Rates;
- Policy Forms;
- Market conduct;
- Claims;
- Issuance of certificates of authority;
- Solvency;
- Viatical settlements;

⁴⁸ Florida Department of Children and Families, *Summer Camp & Background Screening Information*, available at: <https://www.myflfamilies.com/services/child-and-family-services/child-care/summer-camp-screening-requirements> (last visited 2/3/26).

⁴⁹ Florida Department of Children and Families, *Summer Camp & Background Screening Information*, available at: <https://www.myflfamilies.com/services/child-and-family-services/child-care/summer-camp-screening-requirements> (last visited 2/3/26).

⁵⁰ Section 402.302, F.S.

⁵¹ Florida Department of Children and Families, *Summer Camp & Background Screening Information*, available at: <https://www.myflfamilies.com/services/child-and-family-services/child-care/summer-camp-screening-requirements> (last visited 2/3/26).

⁵² Chapter 435, F.S. provides the state's procedures for Level 1 and Level 2 background screenings. A Level 2 background screening includes, at a minimum, fingerprinting for statewide criminal history records checks through the FDLE, national criminal history records checks through the Federal Bureau of Investigation, and local criminal records checks through local law enforcement agencies. A security background investigation under Level 2 background screenings include a search of the sexual predator and sexual offender registries of any state in which the current or prospective employee resided during the immediate preceding 5 years. Section 435.04, F.S.

⁵³ Section 943.0438, F.S.

⁵⁴ Section 20.121, F.S.

⁵⁵ Office of Insurance Regulation, *Organization and Operation*, available at: <https://floir.gov/about-us/organization-and-operation> (last visited 2/5/26).

- Premium financing; and
- Administrative supervision, as provided under the insurance code or Chapter 636, F.S.

The Director of the Office of Insurance Regulation, or the Commissioner of Insurance Regulation, leads the Office.⁵⁶

The Office has statutory authority and directives to regulate insurance rates in an effort to protect policyholders and the public against the adverse effects of excessive, inadequate, or unfairly discriminatory insurance rates.⁵⁷

Liability Insurance

Insurance refers to a contract whereby one undertakes to indemnify another or pay or allow a specified amount or a determinable benefit upon determinable contingencies.⁵⁸ Typically, businesses and nonprofit organizations purchase general liability insurance or professional liability insurance, which protects against financial loss due to accidents (general liability) or malpractice, errors, or negligence (professional liability).⁵⁹

In recent years, there has been a national emphasis on the lack of availability and affordability of liability insurance for organizations that serve children. Reports of rising premiums and a lack of insurance providers willing to provide liability insurance leave many organizations struggling to find affordable liability insurance.⁶⁰ For instance, in 2024, California foster family agencies experienced a shortage of insurance coverage after a major insurer of nonprofits reported it would let current insurance policies expire and would not renew such policies.⁶¹ The insurer cited the cost of sexual abuse claims as the impetus for letting the policies expire, although many foster family agencies reported not having sexual abuse claims filed against them.⁶² Providers surveyed by the Association of Children's Residential and Community Services (ACRC) and the National Organization of State Associations for Children (NOSAC) echoed such experiences; many providers experienced an increase in premium rates despite having no sexual abuse claims filed against them.⁶³

⁵⁶ Section 20.121, F.S.

⁵⁷ Section 627.0612

⁵⁸ Section 624.02, F.S.,

⁵⁹ U.S. Small Business Administration, *Get Business Insurance*, available at: <https://www.sba.gov/business-guide/launch-your-business/get-business-insurance#six-common-types-of-business-insurance> (last visited 1/31/26).

⁶⁰ Bipartisan Policy Center, *'The Perfect Storm': Child Care Providers' Challenges in Accessing and Affording Liability Insurance*, available at: <https://bipartisanpolicy.org/issue-brief/the-perfect-storm-child-care-providers-challenges-in-accessing-and-affording-liability-insurance/> (last visited 1/31/26).

⁶¹ Los Angeles Times, *Thousands of foster kids in California could lose their homes amid insurance crisis*, available at: <https://www.latimes.com/california/story/2024-09-18/thousands-of-foster-kids-in-california-could-lose-their-homes-amid-insurance-crisis> (last visited 1/31/26).

⁶² *Id.*

⁶³ ACRC and NOSAC, *Insuring Care: How Liability Insurance Access Threatens Community Services for Children 2025 National Survey Report*, available at: <https://togetherthevoice.org/insuringcare/> (last visited 2/5/26).

Liability Insurance Requirements

Generally, liability insurance is procured due to a provider's desire to protect the entity against financial loss; however, some industries have explicit requirements for providers to procure liability insurance.

Educator Liability Insurance Program

The DOE administers an educator liability insurance program to protect full-time instructional personnel from liability for damages resulting from claims made against the instructional personnel. To be covered for an incident, the occurrence prompting the claim must arise out of occurrences that are in the course of activities within the instructional personnel's professional capacity.⁶⁴ Part-time instructional personnel, administrative personnel, and students enrolled in a state-approved teacher preparation program may voluntarily participate in the liability insurance program, at cost.⁶⁵

Child Care Facilities

There are several statutory requirements for child care facilities to procure liability insurance. Child care facilities that participate in the Voluntary Prekindergarten Education (VPK) program⁶⁶ and the school readiness program⁶⁷ must maintain general liability insurance. Additionally, child care facilities that transport children in a motor vehicle must procure liability insurance.⁶⁸

Residential Treatment Centers for Children and Adolescents

RTCs must include a certificate of general liability insurance coverage in its initial and renewal licensure applications.⁶⁹

Department of Juvenile Justice Residential Facilities

The standard contract template between the DJJ and residential facility vendors requires the vendor to maintain general liability insurance and, if applicable, automobile liability insurance.⁷⁰

⁶⁴ Section 1012.75, F.S.

⁶⁵ *Id.*

⁶⁶ Section 1002.55(3)(j), F.S.

⁶⁷ The school readiness program offers financial assistance to eligible low-income families for early education and child care. Florida Department of Education, *What Is School Readiness (SR)?*, available at: <https://www.fldoe.org/schools/early-learning/parents/school-readiness.stml> (last visited 2/5/26). See also Section 1002.88, F.S.

⁶⁸ Florida Department of Children and Families, *Child Care Facility Handbook*, available at: <https://www.myflfamilies.com/services/child-family/child-care/child-care-laws-and-requirements> (last visited 2/5/26).

⁶⁹ Agency for Health Care Administration, *Residential Treatment Centers for Children and Adolescents*, available at: <https://ahca.myflorida.com/health-quality-assurance/bureau-of-health-facility-regulation/hospital-outpatient-services-unit/residential-treatment-centers-for-children-and-adolescents> (last visited 2/5/26).

⁷⁰ Department of Juvenile Justice, *Bureau of Contract Management*, available at: <https://www.djj.state.fl.us/partners-providers-staff/bureau-of-contract-management> (last visited 2/5/26).

Extracurricular Activities

There are no statutory requirements for extracurricular programs such as summer camps or youth sports organizations to procure liability insurance, however, many programs choose to do so to mitigate the financial risk associated with running the program.

Accreditation

Accreditation generally refers to a process in which a third-party entity evaluates an organization to determine if the organization follows specified quality standards. Once an organization is “accredited” by a third-party accrediting body, this accreditation serves as a signal to consumers that the organization operates under quality standards. Many industries, including the healthcare,⁷¹ higher education,⁷² criminal justice,⁷³ and technical trades⁷⁴ utilize accreditation to establish credibility and provide assurance to consumers.

Accreditation may also establish credibility to insurance companies and lead to reduced premiums for accredited organizations.⁷⁵ Due to the adherence of risk management standards organizations typically follow to become accredited, insurance companies may have more confidence in an accredited organization’s ability to limit liability, leading to less expensive premiums.

The accreditation requirements and processes are different for every industry.

Child Care Facilities

Child care facilities in Florida do not have to be accredited to operate. The Gold Seal Quality Care (Gold Seal) Program recognizes child care facilities and family day care homes⁷⁶ that exceed the required minimum licensing standards and voluntarily become accredited.⁷⁷ The Gold Seal program was established in the DCF in 1996 and was transferred to the DOE in 2021.⁷⁸

Through the Gold Seal program, the DOE approves accrediting organizations, verifying that the accrediting organizations’ standards meet or exceed Gold Seal standards and other participation requirements.⁷⁹ If a child care facility or family day care home is accredited by an approved

⁷¹ International Journal of Health Care Quality Assurance, *Primary Healthcare Accreditation Standards: A Systemic Review*, available at: <https://doi.org/10.1108/IJHCQA-02-2018-0052> (last visited 2/2/26).

⁷² U.S. Department of Education, *Overview of Accreditation in the United States*, available at: <https://www.ed.gov/laws-and-policy/higher-education-laws-and-policy/college-accreditation/overview-of-accreditation-united-states> (last visited 2/2/26).

⁷³ National Accreditation Board, *Criminal Justice Accreditations*, available at: <https://anab.ansi.org/industry/criminal-justice/> (last visited 2/2/26).

⁷⁴ Better Business Bureau, *BBB Accreditation*, available at: <https://www.bbb.org/get-accredited> (last visited 2/2/26).

⁷⁵ Joint Commission, *Benefits of Accreditation*, available at: <https://www.jointcommission.org/en-us/accreditation/benefits-of-accreditation> (last visited 2/2/26).

⁷⁶ Family day care homes refer to an occupied residence in which child care is regularly provided for children from at least two unrelated families and which receives a payment, fee, or grant for any of the children receiving care, whether or not operated for profit. See Section 402.302(8), F.S.

⁷⁷ Florida Department of Education, *Gold Seal Quality Care Program*, available at: <https://www.fldoe.org/schools/early-learning/providers/gold-seal.stml> (last visited 2/2/26).

⁷⁸ *Id.*

⁷⁹ Section 1002.945, F.S.

accrediting association,⁸⁰ such a facility may receive Gold Seal Quality Care Program designation status, which can be used as a marketing tool and can provide a tax exemption status.⁸¹

Residential Treatment Centers for Children and Adolescents

RTCs are not statutorily required to be accredited.⁸² Currently, AHCA recognizes three independent accrediting organizations that may accredit RTCs.⁸³

Public Schools

There are no current statutory requirements for K-12 public schools to be accredited. However, school districts may voluntarily elect to become accredited by an independent accrediting organization. The following school districts are independently accredited by a variety of accrediting bodies:

Accredited School Districts				
Escambia County School District ⁸⁴	Santa Rosa County School District ⁸⁵	Okaloosa County School District ⁸⁶	Walton County School District ⁸⁷	Holmes District School Board ⁸⁸
Jackson County School District ⁸⁹	Calhoun County School District ⁹⁰	Franklin County School District ⁹¹	Wakulla School District ⁹²	Gilchrist County School District ⁹³

⁸⁰ Florida Department of Education Division of Early Learning, *Gold Seal Quality Care Accrediting Associations*, available at: <https://www.fldoe.org/file/20626/GoldSeal-Accred-Assoc.pdf> (last visited 2/2/26).

⁸¹ Florida Department of Education, *Gold Seal Quality Care Program*, available at: <https://www.fldoe.org/schools/early-learning/providers/gold-seal.stml> (last visited 2/2/26).

⁸² Accreditation is mandatory for RTCs participating in the Medicaid program as Psychiatric Residential Treatment Facilities. Agency for Health Care Administration, *Residential Treatment Centers for Children and Adolescents*, available at: <https://ahca.myflorida.com/health-quality-assurance/bureau-of-health-facility-regulation/hospital-outpatient-services-unit/residential-treatment-centers-for-children-and-adolescents> (last visited 2/4/26).

⁸³ *Id.*

⁸⁴ Escambia County School District, *Accreditation Report*, available at: https://drive.google.com/file/d/1Lt4u357s6bRANuWVrh3CrWCTNe8JRb_u/view (last visited 2/3/26).

⁸⁵ Santa Rosa County District Schools, *Accreditation*, available at: <https://www.santarosaschools.org/page/accreditation> (last visited 2/3/26).

⁸⁶ Okaloosa County School District, *Accreditation*, available at: <https://www.okaloosaschools.com/page/accreditation> (last visited 2/3/26).

⁸⁷ Walton County School District, *Advanced Accreditation*, available at: <https://www.walton.k12.ga.us/departments/curriculum-instruction/advanced-accreditation> (last visited 2/3/26).

⁸⁸ Holmes District School Board, *HDSB Earns Cognia System Accreditation*, available at: <https://www.hdsb.org/2022/10/hdsb-earns-cognia-system-accreditation> (last visited 2/3/26).

⁸⁹ Jackson County School District, *District Accreditation*, available at: https://www.jacksonk12.org/311442_2 (last visited 2/3/26).

⁹⁰ Calhoun County School District, *District Links*, available at: https://calhounflschools.org/256695_2 (last visited 2/3/26).

⁹¹ Franklin County Schools, *Cognia Accreditation*, available at: <https://www.franklin.k12.ga.us/about-fcs/cognia-accreditation> (last visited 2/3/26).

⁹² Wakulla County School District, *District Accreditation*, available at: <https://www.wakullaschooldistrict.org/o/wac/page/district-accreditation> (last visited 2/3/26).

⁹³ Gilchrist County School District, *GCSD Is Accredited*, available at: <https://www.gilchristschools.org/o/district/article/95827> (last visited 2/3/26).

Accredited School Districts				
Baker County School District ⁹⁴	Marion County Public Schools ⁹⁵	Putnam County School District ⁹⁶	Clay County School District ⁹⁷	Duval County Public Schools ⁹⁸
Nassau County School District ⁹⁹	St. Johns County School District ¹⁰⁰	Flagler Schools ¹⁰¹	Volusia County School District ¹⁰²	Hernando School District ¹⁰³
Pasco County Schools ¹⁰⁴	Pinellas County Schools ¹⁰⁵	Polk County Public Schools ¹⁰⁶	Orange County Public Schools ¹⁰⁷	Brevard Public Schools ¹⁰⁸
School District of Indian River County ¹⁰⁹	St. Lucie Public Schools ¹¹⁰	Osceola County School District ¹¹¹	Okeechobee County School Board ¹¹²	Martin County School District ¹¹³

⁹⁴ Baker County School District, *Our District*, available at: <https://www.bakerk12.org/about-us/our-district> (last visited 2/3/26).

⁹⁵ Marion County Public Schools, *District Accreditation*, available at: https://www.marionschools.net/departments/student_assessment/district_accreditation (last visited 2/3/26).

⁹⁶ Putnam County School District, *District Accreditation*, available at: <https://www.putnamschools.org/o/pcsd/page/district-accreditation> (last visited 2/3/26).

⁹⁷ Action News Jax, *Clay County district schools achieves outstanding accreditation score with Cognia*, available at: <https://www.actionnewsjax.com/news/local/clay-county-district-schools-achieves-outstanding-accreditation-score-with-cognia/RU4BJMHY5H4RN6TPD633OWZJY/> (last visited 2/3/26).

⁹⁸ Duval County Public Schools, *Accreditation*, available at: <https://www.duvalschools.org/page/accreditation/> (last visited 2/3/26).

⁹⁹ Nassau County School District, *About our District*, available at: <https://www.nassau.k12.fl.us/o/ncsd/page/about-our-district> (last visited 2/3/26).

¹⁰⁰ St. Johns County School District, *District Accreditation*, available at: <https://www.stjohns.k12.fl.us/accreditation/> (last visited 2/3/26).

¹⁰¹ Flagler Schools, *Flagler Schools Accreditation*, available at: <https://www.flaglerschools.com/about-us/news/details/~board/district-news/post/accreditation-2023> (last visited 2/3/26).

¹⁰² Daytona Beach News-Journal, *Volusia Schools earn nearly perfect Cognia accreditation score*, available at: <https://www.news-journalonline.com/story/news/education/2022/03/30/volusia-schools-earn-nearly-perfect-cognia-accreditation-score/7223815001/> (last visited 2/3/26).

¹⁰³ Hernando School District, *Curriculum*, available at: <https://www.hernandoschools.org/curriculum-home> (last visited 2/3/26).

¹⁰⁴ Pasco County Schools, *District Accountability*, available at: <https://www.pasco.k12.fl.us/arm/page/accreditation/> (last visited 2/3/26).

¹⁰⁵ Pinellas County Schools, *Districtwide Accreditation*, available at: <https://www.pcsb.org/about-us/districtwide-accreditation/districtwide-accreditation> (last visited 2/3/26).

¹⁰⁶ Polk County Public Schools, *Accreditation*, available at: http://thehub.polk-fl.net/weeklycommunications/wp-content/uploads/sites/29/Attachment_John-Hill_PCPS-District-Accreditation_01_20_2022.pdf (last visited 2/3/26).

¹⁰⁷ Orange County Public Schools, *OCPS Accreditation*, available at: https://www.ocps.net/153459_3 (last visited 2/3/26).

¹⁰⁸ Florida Today, *Brevard Public Schools earns high score in latest accreditation by nonprofit*, available at: <https://www.floridatoday.com/story/news/education/2021/06/24/brevard-schools-earn-high-score-latest-accreditation-nonprofit/5335551001/> (last visited 2/3/26).

¹⁰⁹ School District of Indian River County, *Accreditation*, available at: <https://www.indianriverschools.org/page/accreditation/> (last visited 2/3/26).

¹¹⁰ St. Lucie Public Schools, *Accreditation*, available at: <https://www.stlucie.k12.fl.us/seasonal/accreditation/> (last visited 2/3/26).

¹¹¹ Osceola County School District, *District Overview*, available at: https://www.osceolaschools.net/103349_2 (last visited 2/3/26).

¹¹² Okeechobee County School Board News, *Live Feed*, available at: https://www.okeeschools.org/live-feed?page_no=4 (last visited 2/3/26).

¹¹³ Martin County School District, *About MCSD*, available at: <https://www.martinschools.org/page/about-our-district> (last visited 2/3/26).

Accredited School Districts				
Glades County School District ¹¹⁴	School District of Lee County ¹¹⁵	Collier County Public Schools ¹¹⁶	Broward County Public Schools ¹¹⁷	The School District of Palm Beach County ¹¹⁸
Miami-Dade County Public Schools ¹¹⁹	Monroe County Schools ¹²⁰			

In some districts, individual schools are accredited rather than the entire school district. Such is the case in Bay County¹²¹ and Seminole County.¹²²

Private Schools

Private schools may seek accreditation from private accrediting organizations; however, these accrediting organizations are not officially recognized by the DOE.¹²³

Department of Juvenile Justice Residential Facilities

DJJ residential facilities may voluntarily become accredited. There are several national organizations that accredit juvenile justice facilities.¹²⁴

Summer Camps

Summer camps may choose to be independently accredited by a third-party, but they are not statutorily required to do so.

Youth Sports

There is no statutory requirement for youth sports organizations to be independently accredited.

¹¹⁴ Glades County School District, *Live Feed*, available at: https://www.gladesedu.org/live-feed?page_no=3 (last visited 2/3/26).

¹¹⁵ School District of Lee County, *School District Recognized for Excellence in Education*, available at: https://www.leeschools.net/news/june_2025/district_recognized_for_excellence_in_education (last visited 2/3/26).

¹¹⁶ Collier County Public Schools, *District Overview*, available at: <https://www.collierschools.com/exploreccps/district-overview> (last visited 2/3/26).

¹¹⁷ Broward County Public Schools, *District Accreditation*, available at: http://www.broward.k12.fl.us/k12programs/District_Accreditation/ (last visited 2/3/26).

¹¹⁸ The School District of Palm Beach County, *Engagement Review Final Reports*, available at: <https://www.palmbeachschools.org/about-us/accreditation/engagement-review-final-reports> (last visited 2/3/26).

¹¹⁹ Miami-Dade County Public Schools, *Office of Communications*, available at: <https://news.dadeschools.net/cmnc/new/34159> (last visited 2/3/26).

¹²⁰ Monroe County Schools, *Cognia/AdvancED District Accreditation*, available at: <https://www.monroe.k12.ga.us/page/cognia-advanced-accreditation/> (last visited 2/3/26).

¹²¹ WJHG, *Bay High School celebrates its 100th year of accreditation*, available at: <https://www.wjhg.com/2023/10/25/bay-high-school-celebrates-its-100th-year-accreditation/> (last visited 2/3/26).

¹²² Seminole County Public Schools, *Lake Howell High School Recognized as Cognia School of Distinction*, available at: https://www.scps.k12.fl.us/119455_2?articleID=20902 (last visited 2/3/26).

¹²³ Florida Department of Education, *K-12 Private Schools – Accreditation*, available at: <https://www.fldoe.org/schools/school-choice/private-schools/accreditation.shtml> (last visited 1/30/26).

¹²⁴ Office of Program Policy Analysis and Government Accountability, *Juvenile Justice Can Improve its Quality Assurance and Program Monitoring Processes*, available at: <https://oppaga.fl.gov/Products/ReportDetail?m=03-73> (last visited 2/5/26).

Training in the Prevention of Child Abuse and Neglect

The federal Child Abuse Prevention and Treatment Act (CAPTA) requires the Secretary of the federal department of Health and Human Services to provide technical assistance to State and community-based organizations with planning, improving, developing, and carrying out programs relating to the prevention, assessment, identification, and treatment of child abuse and neglect.¹²⁵

All individuals that have knowledge, or reasonable cause to suspect, that child abuse, abandonment, or neglect has occurred, or that a child is a victim of sexual abuse, must report such incident to the central abuse hotline.¹²⁶ Members of the general public may choose to report such incidents anonymously, but individuals in the following occupations must provide his or her name to the central abuse hotline counselors:¹²⁷

- Physician, osteopathic physician, medical examiner, chiropractic physician, nurse or hospital personnel engaged in the admission, examination, care, or treatment of persons;
- Health care professional or mental health professional other than a person listed above;
- Practitioner who relies solely on spiritual means for healing;
- School teacher or other school official or personnel;
- Social worker, day care center worker, or other professional child care worker, foster care worker, residential worker, or institutional worker;
- Law enforcement officer;
- Judge; or
- Animal control officer.

To support the public in fulfilling their responsibility to report child abuse, the DCF has resources on its website that educate the public on common signs of child abuse, such as frequent injuries or repeated school absences.¹²⁸ Additionally, some industries independently provide individuals with resources to assist in the detection of child abuse.

Educators

Each district school board and private school that participates in state scholarship programs are required to prominently post a notice that all employees and agents of the educational institution have a duty to report all actual or suspected cases of child abuse, abandonment, or neglect. Such notice must include that the employee or agent is immune from liability if they report the case in good faith, and that the employee or agent has a duty to comply with child protective investigations.¹²⁹

¹²⁵ Congress.gov, *The Child Abuse Prevention and Treatment Act (CAPTA): Background, Programs, and Funding*, available at: <https://www.congress.gov/crs-product/R40899> (last visited 2/4/26).

¹²⁶ Section 39.201, F.S.

¹²⁷ *Id.*

¹²⁸ Florida Department of Children and Families, *Florida and National Abuse Resources*, available at: <https://www.myflfamilies.com/services/abuse/abuse-hotline/florida-and-national-abuse-resources> (last visited 2/4/26).

¹²⁹ Section 1006.061, F.S.

The Department of Education is required to publish on its website sample posters schools may post on its premises. While the sample posters¹³⁰ include signs that a child may be a victim of child abuse, there is no requirement for teachers to learn the signs of child abuse, abandonment, or neglect to be certified to teach in Florida.

Child Care Personnel

Child care personnel must complete 40-hours of required training in child care.¹³¹ As part of this requirement, personnel must take a course on “Identifying and Reporting Child Abuse and Neglect,” which runs for four hours.¹³² Child care personnel includes all owners, operators, employees, and volunteers¹³³ working in a child care facility.¹³⁴

Department of Juvenile Justice Personnel

The federal Prison Rape Elimination Act of 2003 includes training requirements for staff on the prevention, detection, and response to sexual abuse in correctional facilities.¹³⁵ In response to this federal act, the Florida Department of Juvenile Justice established a PREA Statewide Coordinator for the development, implementation, and oversight of the DJJ’s efforts to comply with PREA standards.¹³⁶

Additionally, the DJJ provides DJJ contractors and volunteers with training documents on the detection of the sexual abuse or sexual harassment of children, including common signs of sexual abuse.¹³⁷

Extracurricular Activities

There are no statutory requirements for youth sports organizations or summer camps to instruct personnel in the prevention and detection of child abuse. However, many independent organizations and associations have resources available to individuals who are in such roles.

Office of Program Policy Analysis and Government Accountability

The Florida Legislature created the Office of Program Policy Analysis and Government Accountability (OPPAGA) in 1994.¹³⁸ The OPPAGA is a research arm of the Legislature and

¹³⁰ Florida Department of Education, *Reporting Misconduct & Abuse*, available at: <https://www.fldoe.org/teaching/professional-practices/reporting-misconduct-abuse.stml> (last visited 2/4/26).

¹³¹ Section 402.305, F.S.

¹³² Florida Department of Children and Families, *Child Care Facility Training Requirements*, available at: <https://www.myflfamilies.com/childcaretraining/child-care-facility-training-requirements> (last visited 2/4/26).

¹³³ Volunteers who assist on an intermittent basis for less than 10 hours per month are not included in the term “personnel.” See Section 402.302(3), F.S.

¹³⁴ Section 402.302(3), F.S.

¹³⁵ 28 CFR Part 115, available at: <https://bja.ojp.gov/doc/prea-final-rule.pdf> (last visited 2/4/26).

¹³⁶ Florida Department of Juvenile Justice, FDJJ -1919, available at: https://www.djj.state.fl.us/content/download/48641/primary_file/FDJJ%201919%20Policy%20Final%205.1.25.pdf?version=6 (last visited 2/4/26).

¹³⁷ Florida Department of Juvenile Justice, *PREA: A Training for FDJJ Volunteers and Contractors*, available at: https://www.djj.state.fl.us/content/download/1304751/file/FDJJ_Training_for_Volunteers%26Contractors%205.1.25.pdf?version=1 (last visited 2/4/26).

¹³⁸ Chapter 94-249, L.O.F.

conducts examinations of governmental entities to help improve the performance and accountability of state government.¹³⁹ The Legislature, presiding officers of the Legislature, or the Joint Legislative Auditing Committee may direct OPPAGA to conduct research on a specific topic or governmental entity. Generally, OPPAGA provides the following research services:¹⁴⁰

- Performance evaluations and policy reviews of government programs.
- Research and technical assistance to legislators and legislative committees.
- Government Program Summaries that contain descriptive and evaluative information on all major state programs.
- Weekly electronic newsletters of policy research.

III. Effect of Proposed Changes:

Section 1 of the bill amends s. 39.01, F.S. to define the terms “accredited child safety organization” and “child-serving organization.”

The bill defines an “accredited child safety organization” as an organization that has been certified or accredited by a qualified accrediting organization that is recognized and approved by the DCF. To be considered as certified or accredited, the organization has to go through an evidence-based and independent validation process managed through a professional association or accrediting organization.

The bill defines a “child-serving organization” as any public or private agency, organization, facility, or institution that provides organized programming for children, including but not limited to, the following:

- Public or private schools;
- Public or private child care facilities and day care centers;
- Residential homes;
- Day camps;
- Youth sports organizations; and
- Other organizations whose employees or volunteers are adults entrusted with a child’s care.

The bill expands the definition of “institutional child abuse or neglect” to reflect the newly created definition of child-serving organization. Under the bill, an employee *or* a volunteer of a child-serving organization may be considered as a perpetrator of institutional child abuse or neglect, rather than the current statutory definition of an employee of a public or private school, public or private day care center, residential home, institution, facility, or agency.

Section 2 of the bill creates s. 39.0151, F.S. to require each child-serving organization and each agency that contracts with the DCF or the Department of Juvenile Justice to provide all employees annual training relating to the protection of children from abuse and neglect.

The bill requires the training to be approved by the DCF and include, at a minimum, instruction on all of the following:

¹³⁹ Office of Program Policy Analysis and Government Accountability, *About OPPAGA*, available at: <https://oppaga.fl.gov/About> (last visited 2/5/26).

¹⁴⁰ *Id.*

- Common signs and symptoms of child abuse and neglect.
- Techniques for preventing child abuse and neglect, including but not limited to, the following:
 - Techniques for ensuring proper boundaries to prevent abuse;
 - Screening standards; and
 - Supervision techniques designed to avoid inappropriate adult-child interactions.
- Procedures for responding to a suspected case of child abuse or neglect, including, but not limited to, the following:
 - Any mandated reporting responsibilities and procedures;
 - Procedures for ensuring the child's safety and emotional well-being; and
 - Procedures necessary to achieve an appropriate investigation of any child abuse or neglect allegations.
- Information regarding sex trafficking and child sexual exploitation, including steps to identify suspected victims.
- Child-friendly procedures necessary to prevent a child victim of abuse or neglect from suffering further trauma or revictimization, to protect the child's privacy, and to assist the child's recovery.

The bill requires the DCF to create a process to recognize and approve qualified accrediting organizations that are authorized to accredit or certify child-serving organizations as accredited child safety organizations. The bill requires the DCF to recognize and approve qualified accrediting organizations if such organizations meet all of the following requirements:

- The organization is a nonprofit organization authorized to operate in Florida.
- The organization has developed a curriculum or program that substantially meets the statutory training requirements relating to the protection of children from abuse and neglect and offers such curriculum or program to child-serving organizations. The bill requires such curriculum or program to be provided to the DCF for review, along with any other information requested by the DCF.
- The organization can demonstrate to the satisfaction of the DCF a record of providing child abuse prevention and response training to child-serving organizations in Florida for at least two years before the organization submits its application to the DCF for recognition and approval.

The bill requires qualified accrediting organizations to maintain a record of all training it provides child-serving organizations and annually submit such record to the DCF. The record must include a list of child-serving organizations that are trained and become accredited child safety organizations as well as participant evaluations from the trainings.

The bill requires the DCF to review the status of each qualified accrediting organization on a biannual basis; however, the DCF may conduct a review at any time. The bill allows the DCF to revoke its recognition and approval of a qualified accrediting organization for good cause.

The bill requires the DCF to review the status of an accredited child safety organization at least every 3 years for the renewal or revocation of the accreditation or certification of a child-safety organization.

Section 3 of the bill amends s. 39.101, F.S. to require the DCF to collect reports of child abuse, sexual abuse, and juvenile sexual abuse that occurred at child-serving organizations.

Section 4 of the bill creates s. 627.0656, F.S. to allow the Office of Insurance Regulation to approve rating plans for employer's liability insurance that provide a reduction in premium charges to child-serving organizations that are certified or accredited as accredited child safety organizations by the DCF. The bill requires such plans to be actuarially sound and to state the savings anticipated to result from a child-serving organization becoming an accredited child safety organization.

Section 5 of the bill creates an unnumbered section of law that identifies the barriers that organizations that provide services to children face when procuring liability insurance. The bill identifies that the unaffordability and occasional unavailability of liability insurance is challenging for organizations that serve children.

The bill emphasizes the importance of private organizations that provide services to children and identifies that organizations may not be able to provide such services if they cannot procure liability insurance. The bill cites the shutdown of private foster agencies in California due to the unavailability of insurance and identifies that legislative intervention was necessary.

The bill identifies liability insurance may be unaffordable and unavailable due to factors such as:

- Social inflation;
- Nationwide changes affecting the liability of organizations for past incidents resulting in harm to children; and
- The ongoing challenges of serving children while maintaining proper procedures to screen and supervise employees and volunteers, raise situational awareness of the risks of child abuse within organizations, and take steps to prevent the exploitation or abuse of children in their programs.

The bill identifies that developing methods to reduce insurance rates, providing state financial support to providers, and developing programs to bolster child abuse and neglect prevention policies and protocols within organizations may assist private organizations in the procurement of liability insurance.

The bill requires the Office of Program Policy Analysis and Government Accountability (OPPAGA) to conduct a study on the affordability and availability of liability coverage for child-serving organizations. The bill requires OPPAGA to identify potential legislative actions that may be taken to ensure the continued viability of such organizations and provide a report of its findings to the President of the Senate and the Speaker of the House of Representatives by July 1, 2027.

Section 6-13 of the bill updates cross references, makes conforming changes, and reenacts sections of law to incorporate the substantive changes made in the bill.

Section 14 provides an effective date of July 1, 2026.

IV. Constitutional Issues:**A. Municipality/County Mandates Restrictions:**

None.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

E. Other Constitutional Issues:

None Identified.

V. Fiscal Impact Statement:**A. Tax/Fee Issues:**

None.

B. Private Sector Impact:

There is a potential, indeterminate positive fiscal impact on third-party entities that certify or accredit child-serving organizations as accredited child safety organizations.

C. Government Sector Impact:

There is an indeterminate, but likely significant, negative fiscal impact to the state due to the requirement of the DCF to create a process to recognize and approve qualified accrediting organizations that may accredit or certify child-serving organizations as accredited child safety organizations.

VI. Technical Deficiencies:

Line 75 of the bill does not specify the type of residential home included in the definition of a child-serving organization. This may refer to residential facilities licensed by the Department of Juvenile Justice or Residential Treatment Centers for Children and Adolescents licensed by the Agency for Health Care Administration.

Furthermore, the bill contemplates the regulation of facilities and persons caring for and providing services to children that are ultimately not covered under Ch. 39, as Ch. 39 is generally focused on the judicial processes and requirements related to the investigation and finding of abuse, abandonment, and neglect by parents and legal guardians of children. Therefore, Ch. 39 may not be the proper location for the definition of child-serving organization or accredited child safety organization. These new definitions may be more generally appropriate in Ch. 402, related to public health, or Ch. 409, related to social welfare with cross-references to Ch. 39 as it relates to institutional abuse investigations.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill substantially amends the following sections of the Florida Statutes: 39.01, 39.101
This bill creates the following sections of the Florida Statutes: 39.0151, 627.0656

IX. Additional Information:

A. Committee Substitute – Statement of Changes:

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

None.

B. Amendments:

None.