

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

9
10 Be It Enacted by the Legislature of the State of Florida:

11
12 **Section 1. Paragraphs (c) through (i) of subsection (7) of**
13 **section 627.748, Florida Statutes, are redesignated as**
14 **paragraphs (d) through (j), respectively, paragraph (a) and**
15 **present paragraphs (c), (d), and (h) are amended, and a new**
16 **paragraph (c) is added to that subsection, to read:**

17 627.748 Transportation network companies.—

18 (7) TRANSPORTATION NETWORK COMPANY AND TNC DRIVER
19 INSURANCE REQUIREMENTS.—

20 (a) Beginning July 1, 2026 ~~2017~~, a TNC driver or a TNC on
21 behalf of the TNC driver shall maintain primary automobile
22 insurance that:

23 1. Recognizes that the TNC driver is a TNC driver or
24 otherwise uses a vehicle to transport riders for compensation;
25 and

26 2. Covers the TNC driver while the TNC driver is logged on
27 to the digital network of the TNC or while the TNC driver is
28 engaged in a prearranged ride.

29 (c) The following automobile insurance requirements apply
30 while a participating TNC driver has accepted a prearranged ride
31 but a rider does not occupy the TNC vehicle:

32 1. Automobile insurance that provides:

33 a. A primary automobile liability coverage of at least
34 \$50,000 for death and bodily injury per person, \$100,000 for
35 death and bodily injury per incident, and \$25,000 for property
36 damage;

37 b. Personal injury protection benefits that meet the
38 minimum coverage amounts required under ss. 627.730-627.7405;
39 and

40 c. Uninsured and underinsured vehicle coverage as required
41 by s. 627.727.

42 2. The coverage requirements of this paragraph may be
43 satisfied by any of the following:

44 a. Automobile insurance maintained by the TNC driver or
45 the TNC vehicle owner;

46 b. Automobile insurance maintained by the TNC; or

47 c. A combination of sub-subparagraphs a. and b.

48 (d)(e) The following automobile insurance requirements
49 apply while a TNC driver is engaged in a prearranged ride and a
50 rider occupies the TNC vehicle:

51 1. Automobile insurance that provides:

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

54 b. Personal injury protection benefits that meet the
55 minimum coverage amounts required of a limousine under ss.
56 627.730-627.7405; and

57 c. Uninsured and underinsured vehicle coverage as required
58 by s. 627.727.

59 2. The coverage requirements of this paragraph may be
60 satisfied by any of the following:

61 a. Automobile insurance maintained by the TNC driver or
62 the TNC vehicle owner;

63 b. Automobile insurance maintained by the TNC; or

64 c. A combination of sub-subparagraphs a. and b.

65 (e)-(d) The TNC shall maintain the required coverage under
66 paragraphs (b), (c), and (d) unless the driver maintains a
67 policy that does not exclude, pursuant to subsection (8), the
68 required coverage under paragraph (b), paragraph (c), or
69 paragraph (d). If the insurance maintained by the TNC driver ~~TNC~~
70 ~~driver's insurance~~ under paragraph (b), ~~or~~ paragraph (c), or
71 paragraph (d) lapses, ~~has lapsed or does not provide the~~
72 ~~required coverage, the insurance maintained by the TNC must~~
73 provide the coverage required under this subsection, beginning
74 with the first dollar of a claim, and have the duty to defend
75 such claim.

76 (i)~~(h)~~ A TNC driver shall carry proof of coverage
77 satisfying paragraphs (b), and (c), and (d) with him or her at
78 all times during his or her use of a TNC vehicle in connection
79 with a digital network. In the event of an accident, a TNC
80 driver shall provide this insurance coverage information to any
81 party directly involved in the accident or the party's
82 designated representative, automobile insurers, and
83 investigating police officers. Proof of financial responsibility
84 may be presented through an electronic device, such as a digital
85 phone application, under s. 316.646. Upon request, a TNC driver
86 shall also disclose to any party directly involved in the
87 accident or the party's designated representative, automobile
88 insurers, and investigating police officers whether he or she
89 was logged on to a digital network or was engaged in a
90 prearranged ride at the time of the accident.

91 **Section 2.** This act shall take effect July 1, 2026.