By Senator DiCeglie

18-00478-26 2026632__

A bill to be entitled

An act relating to transportation network company, driver, and vehicle owner insurance; amending s. 627.748, F.S.; revising automobile insurance requirements for transportation network companies, transportation network company drivers, and transportation network company vehicle owners; providing an effective date.

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

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

627.748 Transportation network companies.—

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

(a) Beginning July 1, <u>2026</u> ~~2017~~, a TNC driver or a TNC on behalf of the TNC driver shall maintain primary automobile insurance that:

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

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

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

1. Automobile insurance that provides:

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

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

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

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

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

b. Automobile insurance maintained by the TNC; or

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

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

1. Automobile insurance that provides:

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

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

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

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

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

b. Automobile insurance maintained by the TNC; or

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

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

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

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