

CS/HB 4011

2015

1 A bill to be entitled
2 An act relating to motor vehicle insurance; amending
3 ss. 627.041 and 627.728, F.S.; revising definitions of
4 the terms "motor vehicle insurance" and "policy,"
5 respectively, to remove exclusions for policies that
6 insure more than four automobiles from provisions
7 regulating insurance rates and the cancellation or
8 nonrenewal of motor vehicle insurance contracts;
9 providing an effective date.

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

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13 Section 1. Subsection (8) of section 627.041, Florida
14 Statutes, is amended to read:

15 627.041 Definitions.—As used in this part:

16 (8) "Motor vehicle insurance" means a policy of motor
17 vehicle insurance delivered or issued for delivery in the state
18 by an authorized insurer:

19 (a) Insuring a natural person as the named insured or one
20 or more related individuals resident of the same household, or
21 both; and

22 (b) Insuring a motor vehicle of the private passenger type
23 or station wagon type, which motor vehicle is not used as public
24 or livery conveyance for passengers or rented to others, or
25 insuring any other four-wheeled motor vehicle having a capacity
26 of 1,500 pounds or less which is not used in the occupation,

27 | profession, or business of the insured, other than farming;
 28 |
 29 | other than any policy issued under an automobile insurance risk
 30 | apportionment plan; ~~or other than any policy insuring more than~~
 31 | ~~four automobiles;~~ or other than any policy covering garage,
 32 | automobile sales agency, repair shop, service station, or public
 33 | parking place operation hazards.

34 | Section 2. Paragraph (a) of subsection (1) of section
 35 | 627.728, Florida Statutes, is amended to read:

36 | 627.728 Cancellations; nonrenewals.—

37 | (1) As used in this section, the term:

38 | (a) "Policy" means the bodily injury and property damage
 39 | liability, personal injury protection, medical payments,
 40 | comprehensive, collision, and uninsured motorist coverage
 41 | portions of a policy of motor vehicle insurance delivered or
 42 | issued for delivery in this state:

43 | 1. Insuring a natural person as named insured or one or
 44 | more related individuals resident of the same household; and

45 | 2. Insuring only a motor vehicle of the private passenger
 46 | type or station wagon type which is not used as a public or
 47 | livery conveyance for passengers or rented to others; or
 48 | insuring any other four-wheel motor vehicle having a load
 49 | capacity of 1,500 pounds or less which is not used in the
 50 | occupation, profession, or business of the insured other than
 51 | farming; other than any policy issued under an automobile
 52 | insurance assigned risk plan; ~~insuring more than four~~

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53 | ~~automobiles;~~ or covering garage, automobile sales agency, repair
54 | shop, service station, or public parking place operation
55 | hazards.

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57 | The term "policy" does not include a binder as defined in s.
58 | 627.420 unless the duration of the binder period exceeds 60
59 | days.

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Section 3. This act shall take effect July 1, 2015.