The Committee on Banking and Insurance (Fasano) recommended the following:

**Senate Amendment**

Delete lines 2410 - 2433
and insert:
changes is not a change in policy terms unless such change
reduces or otherwise restricts available coverage.
(b) “Policy” means a written contract of personal lines
property insurance or a written agreement for insurance, or the
certificate of such insurance, by whatever name called, and
includes all clauses, riders, endorsements, and papers that are
a part of such policy. The term does not include a binder as
defined in s. 627.420 unless the duration of the binder period
exceeds 60 days.

(c) “Renewal” means the issuance and delivery by an insurer of a policy superseding at the end of the policy period a policy previously issued and delivered by the same insurer or the issuance and delivery of a certificate or notice extending the term of a policy beyond its policy period or term. Any policy that has a policy period or term of less than 6 months or that does not have a fixed expiration date shall, for purposes of this section, be considered as written for successive policy periods or terms of 6 months.

(2) A renewal policy may contain a change in policy terms. If a renewal policy does contain such change, the insurer must give the named insured written notice of the change by certified or registered mail, which must be enclosed along with the written notice of renewal premium required by ss. 627.4133 and 627.728. Such notice shall be entitled “Notice of Change in Policy Terms.”

(3) Proof of certified or registered