The Committee on Transportation (Latvala) recommended the following:

**Senate Substitute for Amendment (310678) (with title amendment)**

Between lines 2260 and 2261 insert:

Section 57. Paragraph (b) of subsection (9) of section 324.021, Florida Statutes, is amended to read:

324.021 Definitions; minimum insurance required.—The following words and phrases when used in this chapter shall, for the purpose of this chapter, have the meanings respectively ascribed to them in this section, except in those instances where the context clearly indicates a different meaning:
(9) OWNER; OWNER/LESSOR.—

(b) Owner/lessor.—Notwithstanding any other provision of the Florida Statutes or existing case law:

1. An owner of a motor vehicle who rents or leases the motor vehicle to a person is not liable for harm to persons or property which results or arises out of the use, operation, or possession of the motor vehicle during the period of the rental or lease, or any extension thereof, if the owner/lessor is engaged in the trade or business of renting or leasing motor vehicles and there is no negligence or criminal wrongdoing on the part of the owner/lessor, so long as the rental or lease agreement is in writing.

2. Notwithstanding subparagraph 1., an owner/lessor is subject to the following financial responsibilities:
   
   a. The lessor, under an agreement to lease a motor vehicle for 1 year or longer, must maintain or ensure that the lessee maintains which requires the lessee to obtain insurance as required by ss. 324.022 and 627.733. If the lessor obtains such insurance, it may be provided through a lessor’s blanket policy. acceptable to the lessor which contains limits not less than $100,000/$300,000 bodily injury liability and $50,000 property damage liability or not less than $500,000 combined property damage liability and bodily injury liability, shall not be deemed the owner of said motor vehicle for the purpose of determining financial responsibility for the operation of said motor vehicle or for the acts of the operator in connection therewith; further, this subparagraph shall be applicable so long as the insurance meeting these requirements is in effect. The insurance meeting such requirements may be obtained by the
lesser or lessee, provided, if such insurance is obtained by the
lesser, the combined coverage for bodily injury liability and
property damage liability shall contain limits of not less than
$1 million and may be provided by a lessor’s blanket policy.

b.2. The lessor, under an agreement to rent or lease a
motor vehicle for a period of less than 1 year, must obtain
insurance as required by ss. 324.022 and 627.733. If the lessor
obtains such insurance, it may be provided through a lessor’s
blanket policy. shall be deemed the owner of the motor vehicle
for the purpose of determining liability for the operation of
the vehicle or the acts of the operator in connection therewith
only up to $100,000 per person and up to $300,000 per incident
for bodily injury and up to $50,000 for property damage. If the
lessee or the operator of the motor vehicle is uninsured or has
any insurance with limits less than $500,000 combined property
damage and bodily injury liability, the lessor shall be liable
for up to an additional $500,000 in economic damages only
arising out of the use of the motor vehicle. The additional
specified liability of the lessor for economic damages shall be
reduced by amounts actually recovered from the lessee, from the
operator, and from any insurance or self-insurance covering the
lessee or operator. Nothing in this subparagraph shall be
construed to affect the liability of the lessor for its own
negligence.

3. The owner who is a natural person and loans a motor
vehicle to any permissive user shall be liable for the operation
of the vehicle or the acts of the operator in connection
therewith only up to $100,000 per person and up to $300,000 per
incident for bodily injury and up to $50,000 for property
damage. If the permissive user of the motor vehicle is uninsured or has any insurance with limits less than $500,000 combined property damage and bodily injury liability, the owner shall be liable for up to an additional $500,000 in economic damages only arising out of the use of the motor vehicle. The additional specified liability of the owner for economic damages shall be reduced by amounts actually recovered from the permissive user and from any insurance or self-insurance covering the permissive user. Nothing in this subparagraph shall be construed to affect the liability of the owner for his or her own negligence.

And the title is amended as follows:
Delete line 311 and insert:

motor vehicle; amending s. 324.021, F.S.; revising the definition of the term “owner/lessor” for purposes of liability; providing that an owner of a motor vehicle who rents or leases the vehicle is not liable for harm to persons or property under certain circumstances; revising the financial responsibilities of an owner/lessor of a motor vehicle; amending s. 324.072, F.S.; prohibiting