

1 A bill to be entitled
 2 An act relating to delivery of insurance policies;
 3 amending s. 627.421, F.S.; authorizing an insurer to
 4 electronically transmit an insurance policy to the
 5 insured or other person entitled to receive the
 6 policy; providing an exception to electronic
 7 transmission for specified policies; providing
 8 requirements for electronic transmission of a policy;
 9 requiring that a paper copy of the policy be provided
 10 upon request of the insured or other person entitled
 11 to receive the policy; providing an effective date.

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

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 15 Section 1. Subsection (1) of section 627.421, Florida
 16 Statutes, is amended to read:

17 627.421 Delivery of policy.—

18 (1) Subject to the insurer's requirement as to payment of
 19 premium, every policy shall be mailed, ~~or~~ delivered, or
 20 electronically transmitted to the insured or to the person
 21 entitled thereto not later than 60 days after the effectuation
 22 of coverage. Electronic transmission of a policy for commercial
 23 risks, including, but not limited to, workers' compensation and
 24 employers' liability, commercial automobile liability,
 25 commercial automobile physical damage, commercial lines
 26 residential property, commercial nonresidential property, farm
 27 owners' insurance, and the types of commercial lines risks set
 28 forth in s. 627.062(3)(d), shall constitute delivery to the

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29 insured or to the person entitled to delivery, unless the
30 insured or the person entitled to delivery communicates to the
31 insurer in writing or electronically that he or she does not
32 agree to delivery by electronic means. Electronic transmission
33 shall include a notice to the insured or to the person entitled
34 to delivery of a policy of his or her right to receive the
35 policy via United States mail rather than via electronic
36 transmission. A paper copy of the policy shall be provided to
37 the insured or to the person entitled to delivery at his or her
38 request.

39 Section 2. This act shall take effect July 1, 2013.