By Senator Steube

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A bill to be entitled

An act relating to actions against contractors without required insurance coverage; creating s. 768.0426, F.S.; providing that a contractor who fails to carry required insurance may be personally liable for damages that would have been covered by such insurance; providing an effective date.

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

Section 1. Section 768.0426, Florida Statutes, is created to read:

768.0426 Damages in actions against contractors without required insurance coverage.—A contractor required to carry public liability insurance and property damage insurance under s. 489.115 who fails to carry such insurance, or who knowingly carries a policy that excludes such required coverage, shall, notwithstanding the organizational form of the contractor's business, be personally liable for damages to a consumer that otherwise would have been covered under such a required policy.

Section 2. This act shall take effect July 1, 2018.