

THE FLORIDA SENATE
2018 SUMMARY OF LEGISLATION PASSED
Committee on Banking and Insurance

CS/CS/HB 1011 — Homeowners' Insurance Policy Disclosures

by Commerce Committee; Insurance and Banking Subcommittee; and Rep. Cruz and others
(CS/SB 1282 by Banking and Insurance Committee and Senator Taddeo)

The bill expands the required notice regarding flood insurance and laws and ordinance coverage in a homeowner's property insurance policy to include notice that the purchase of homeowner's insurance does not cover flood, even if hurricane winds and rain caused the flood to occur. The notice is to be included upon the initial issuance and at each renewal of the homeowner's insurance policy.

If approved by the Governor, these provisions take effect January 1, 2019.

Vote: Senate 36-0; House 115-0