

ENROLLED  
CS/HB 157

2013 Legislature

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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.