Bill No. CS/SB 1298, 2nd Eng. (2015)

Amendment No.

## CHAMBER ACTION

Senate House

Representative Gaetz offered the following:

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## Amendment (with title amendment)

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Remove lines 241-386 and insert:

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apply while a participating transportation network company driver is logged on to the transportation network company's digital network and is available to receive transportation requests, but is not engaged in a prearranged ride:

(2) (a) The following automobile insurance requirements

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1. Primary automobile liability insurance of at least \$50,000 for death and bodily injury per person, \$100,000 for death and bodily injury per incident, and \$25,000 for property damage; and

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- 2. Primary automobile insurance that provides the minimum coverage requirements under ss. 627.730-627.7405.
- (b) While a transportation network company driver is engaged in a prearranged ride, the automobile insurance requirements that apply are primary automobile liability insurance of at least \$1 million for death and bodily injury and \$50,000 for property damage.
- (c) The coverage requirements of paragraphs (a) and (b) may be satisfied by any of the following:
- 1. Automobile insurance maintained by the transportation network company driver;
- 2. Automobile insurance maintained by the transportation network company; or
  - 3. Any combination of subparagraphs 1. and 2.
- (d) If automobile insurance maintained by a driver under paragraph (a) or paragraph (b) has lapsed or does not provide the required coverage, automobile insurance maintained by a transportation network company must provide the coverage required by this section beginning with the first dollar of a claim and must require that the insurer have the duty to defend such claim in this state.
- (e) Coverage under an automobile insurance policy maintained by the transportation network company may not be dependent on a personal automobile liability insurance policy first denying a claim.

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- (f) Effective July 1, 2015, notwithstanding any other law, automobile insurance required by this subsection or any other provision of law in effect before the effective date of this subsection that is applicable to a transportation network company must be provided by an insurer authorized to do business in this state which is a member of the Florida Insurance Guaranty Association or an eligible surplus lines insurer under s. 626.918 that is rated "A-" or higher by A. M. Best Company.
- (g) Automobile insurance satisfying the requirements of this section shall be deemed to satisfy the financial responsibility requirements for a motor vehicle under chapter 324 and the security required under s. 627.733. However, the provision of transportation to persons or goods for compensation outside of this section shall subject vehicles and drivers to the requirements of chapters 320 and 324.
- (h) A transportation network company driver shall carry proof of insurance coverage satisfying paragraphs (a) and (b) at all times during his or her use of a personal vehicle. In the event of an accident:
- 1. The driver shall provide the insurance coverage information to the directly involved parties, automobile insurers, and investigating police officers. Proof of financial responsibility pursuant to s. 316.646 may be provided through a digital telephone application controlled by a transportation network company.

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2.	The driv	er, upon r	equest, s	shall d	isclose	to dire	ectly
involved	parties,	automobil	e insure	rs, and	invest	igating	police
officers	whether	the driver	, at the	time o	f the a	ccident,	, was
logged or	n to the	transporta	tion netw	work co	mpany's	digital	<u>L</u>
network o	or engage	d in prear	ranged ri	ide.			

- (i) Before a driver may accept a request for a prearranged ride on the transportation network company's digital network, the transportation network company shall disclose in writing to each transportation network company driver:
- 1. The type of insurance coverage and the limit for each coverage the transportation network company provides.
- 2. The type of automobile insurance coverage that the driver must maintain while the driver uses a personal vehicle in connection with the transportation network company.
- 3. That the provision of rides, prearranged or otherwise, which do not comply with this section will subject the driver to the financial responsibility limits for for-hire passenger transportation provided in s. 324.032(1) and may subject the driver to the penalties provided in 324.221, up to and including a misdemeanor of the second degree.
- (j) Except as otherwise provided in paragraph (f), this subsection shall take effect March 1, 2016.

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TITLE AMENDMENT

Remove lines 27-53 and insert:

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transportation network company to provide automobile
insurance in the event insurance maintained by the
transportation network company driver lapses or does
not provide the required coverage; requiring a
transportation network company driver to carry proof
of certain insurance coverage at all times during his
or her use of a personal vehicle and to disclose
specified information in the event of an accident;
requiring a transportation network company to make
certain disclosures to transportation network company
drivers; authorizing the

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