

By the Committees on Judiciary; and Banking and Insurance; and
Senator Montford

590-01888-15

2015234c2

1 A bill to be entitled
2 An act relating to motor vehicle insurance; amending
3 s. 627.041, F.S.; revising the definition of the term
4 "motor vehicle insurance" to include a policy that
5 insures more than four automobiles; amending s.
6 627.728, F.S.; revising the definition of the term
7 "policy" to include a policy that insures more than
8 four automobiles; providing an effective date.

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

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12 Section 1. Subsection (8) of section 627.041, Florida
13 Statutes, is amended to read:

14 627.041 Definitions.—As used in this part:

15 (8) "Motor vehicle insurance" means a policy of motor
16 vehicle insurance delivered or issued for delivery in the state
17 by an authorized insurer:

18 (a) Insuring a natural person as the named insured or one
19 or more related individuals resident of the same household, or
20 both; and

21 (b) Insuring a motor vehicle of the private passenger ~~type~~
22 or station wagon type, which ~~motor vehicle~~ is not used as public
23 or livery conveyance for passengers or rented to others, or
24 insuring any other four-wheeled motor vehicle having a capacity
25 of 1,500 pounds or less which is not used in the occupation,
26 profession, or business of the insured, other than farming;

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28 other than any policy issued under an automobile insurance risk
29 apportionment plan; ~~or other than any policy insuring more than~~

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30 ~~four automobiles;~~ or ~~other than~~ any policy covering garage,
31 automobile sales agency, repair shop, service station, or public
32 parking place operation hazards.

33 Section 2. Paragraph (a) of subsection (1) of section
34 627.728, Florida Statutes, is amended to read:

35 627.728 Cancellations; nonrenewals.—

36 (1) As used in this section, the term:

37 (a) "Policy" means the bodily injury and property damage
38 liability, personal injury protection, medical payments,
39 comprehensive, collision, and uninsured motorist coverage
40 portions of a policy of motor vehicle insurance delivered or
41 issued for delivery in this state:

42 1. Insuring a natural person as named insured or one or
43 more related individuals resident of the same household; and

44 2. Insuring only a motor vehicle of the private passenger
45 ~~type~~ or station wagon type which is not used as a public or
46 livery conveyance for passengers or rented to others; or
47 insuring any other four-wheel motor vehicle having a load
48 capacity of 1,500 pounds or less which is not used in the
49 occupation, profession, or business of the insured other than
50 farming; other than any policy issued under an automobile
51 insurance assigned risk plan; ~~insuring more than four~~
52 ~~automobiles;~~ or covering garage, automobile sales agency, repair
53 shop, service station, or public parking place operation
54 hazards.

55
56 The term "policy" does not include a binder as defined in s.
57 627.420 unless the duration of the binder period exceeds 60
58 days.

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Section 3. This act shall take effect July 1, 2015.