



289730

LEGISLATIVE ACTION

Senate

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House

The Committee on Judiciary (Steube) recommended the following:

1 **Senate Amendment to Amendment (566142) (with directory and**
2 **title amendments)**

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4 Between lines 30 and 31

5 insert:

6 (2) A breach or violation by the insured of a warranty,
7 condition, or provision of a wet marine or transportation
8 insurance policy, contract of insurance, endorsement, or
9 application does not void the policy or contract, or constitute
10 a defense to a loss thereon, unless such breach or violation
11 increased the hazard by any means within the control of the



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12 insured.

13 (3) For residential property insurance, if a policy or
14 contract has been in effect for more than 90 days, a claim filed
15 by the insured cannot be denied based on credit information
16 available in public records.

17 (4) This section may not be construed to allow fraudulent
18 insurance claims as described in s. 817.234.

19
20 ===== D I R E C T O R Y C L A U S E A M E N D M E N T =====

21 And the directory clause is amended as follows:

22 Delete line 5

23 and insert:

24 Section 1. Section 627.409, Florida

25
26 ===== T I T L E A M E N D M E N T =====

27 And the title is amended as follows:

28 Delete line 142

29 and insert:

30 under an insurance policy or annuity contract;

31 providing construction;