	COMMITTEE/SUBCOMMITTEE ACTION									
	ADOPTED (Y/N)									
	ADOPTED AS AMENDED (Y/N)									
	ADOPTED W/O OBJECTION (Y/N)									
	FAILED TO ADOPT (Y/N)									
	WITHDRAWN (Y/N)									
	OTHER									
1	Committee/Subcommittee hearing bill: Transportation &									
2	Infrastructure Subcommittee									
3	Representative Latvala offered the following:									
4										
5	Amendment (with title amendment)									
6	Remove everything after the enacting clause and insert:									
7	Section 1. Paragraph (c) of subsection (1) of section									
8	212.05, Florida Statutes, is amended to read:									
9	212.05 Sales, storage, use tax.—It is hereby declared to									
10	be the legislative intent that every person is exercising a									
11	taxable privilege who engages in the business of selling									
12	tangible personal property at retail in this state, including									

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chapter, or who stores for use or consumption in this state any

the business of making mail order sales, or who rents or

furnishes any of the things or services taxable under this

item or article of tangible personal property as defined herein and who leases or rents such property within the state.

- (1) For the exercise of such privilege, a tax is levied on each taxable transaction or incident, which tax is due and payable as follows:
- (c) At the rate of 6 percent of the gross proceeds derived from the lease or rental of tangible personal property, as defined herein; however, the following special provisions apply to the lease or rental of motor vehicles:
- 1. When a motor vehicle is leased or rented <u>by a motor</u> vehicle rental company or a peer-to-peer car-sharing program, as those terms are defined in s. 212.0606(1), for a period of less than 12 months:
- a. If the motor vehicle is rented in Florida, the entire amount of such rental is taxable, even if the vehicle is dropped off in another state.
- b. If the motor vehicle is rented in another state and dropped off in Florida, the rental is exempt from Florida tax.
- c. If the motor vehicle is rented by a peer-to-peer carsharing program, the peer-to-peer car-sharing program must
 collect and remit the applicable tax due in connection with the rental.
- 2. Except as provided in subparagraph 3., for the lease or rental of a motor vehicle for a period of not less than 12 months, sales tax is due on the lease or rental payments if the

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vehicle is registered in this state; provided, however, that no tax shall be due if the taxpayer documents use of the motor vehicle outside this state and tax is being paid on the lease or rental payments in another state.

3. The tax imposed by this chapter does not apply to the lease or rental of a commercial motor vehicle as defined in s. 316.003(13)(a) to one lessee or rentee for a period of not less than 12 months when tax was paid on the purchase price of such vehicle by the lessor. To the extent tax was paid with respect to the purchase of such vehicle in another state, territory of the United States, or the District of Columbia, the Florida tax payable shall be reduced in accordance with the provisions of s. 212.06(7). This subparagraph shall only be available when the lease or rental of such property is an established business or part of an established business or the same is incidental or germane to such business.

Section 2. Section 212.0606, Florida Statutes, is amended to read:

212.0606 Rental car surcharge.

- (1) As used in this section, the term:
- (a) "Car-sharing service" means a membership-based organization or business, or division thereof, which requires the payment of an application fee or a membership fee and provides member access to motor vehicles:

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65	1. Only at locations that are not staffed by car-sharing
66	service personnel employed solely for the purpose of interacting
67	with car-sharing service members;
68	2. Twenty-four hours per day, 7 days per week;
69	3. Only through automated means, including, but not
70	limited to, a smartphone application or an electronic membership
71	card;
72	4. On an hourly basis or for a shorter increment of time;
73	5. Without a separate fee for refueling the motor vehicle;
74	6. Without a separate fee for minimum financial
75	responsibility liability insurance; and
76	7. Owned or controlled by the car-sharing service or its
77	affiliates.
78	(b) "Motor vehicle rental company" means an entity that is
79	in the business of providing, for financial consideration, motor
80	vehicles to the public under a rental agreement.
81	(c) "Peer-to-peer car-sharing program" has the same
82	meaning as in s. 627.7483(1).
83	(2) Except as provided in subsection (3) (2) , a
84	surcharge of \$2 per day or any part of a day is imposed upon the
85	lease or rental by a motor vehicle rental company or a peer-to-
86	peer car-sharing program of a motor vehicle that is licensed for
87	hire and designed to carry fewer than nine passengers,

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regardless of whether the motor vehicle is licensed in this

state, for financial consideration and without transfer of the

title of the motor vehicle. The surcharge is imposed regardless of whether the lease or rental occurs in person or through digital means. The surcharge applies to only the first 30 days of the term of a lease or rental and must be collected by the motor vehicle rental company or the peer-to-peer car-sharing program. The surcharge is subject to all applicable taxes imposed by this chapter.

(3) (2) A member of a car-sharing service who uses a motor vehicle as described in subsection (2) (1) for less than 24 hours pursuant to an agreement with the car-sharing service shall pay a surcharge of \$1 per usage. A member of a car-sharing service who uses the same motor vehicle for 24 hours or more shall pay a surcharge of \$2 per day or any part of a day as provided in subsection (2) (1). The car-sharing service shall collect the surcharge For purposes of this subsection, the term "car-sharing service" means a membership-based organization or business, or division thereof, which requires the payment of an application or membership fee and provides member access to motor vehicles:

- (a) Only at locations that are not staffed by car-sharing service personnel employed solely for the purpose of interacting with car-sharing service members;
 - (b) Twenty-four hours per day, 7 days per week;

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113	(c) Only through automated means, including, but not
114	limited to, smartphone applications or electronic membership
115	cards;
116	(d) On an hourly basis or for a shorter increment of time;
117	(e) Without a separate fee for refueling the motor
118	vehicle;
119	(f) Without a separate fee for minimum financial
120	responsibility liability insurance; and
121	(g) Owned or controlled by the car-sharing service or its
122	affiliates. The surcharge imposed under this subsection does not
123	apply to the lease, rental, or use of a motor vehicle from a
124	location owned, operated, or leased by or for the benefit of an
125	airport or airport authority.
126	(4)(a)(3)(a) Notwithstanding s. 212.20, and less the costs
127	of administration, 80 percent of the proceeds of this surcharge
128	shall be deposited in the State Transportation Trust Fund, 15.75
129	percent of the proceeds of this surcharge shall be deposited in
130	the Tourism Promotional Trust Fund created in s. 288.122, and
131	4.25 percent of the proceeds of this surcharge shall be
132	deposited in the Florida International Trade and Promotion Trust
133	Fund. For the purposes of this subsection, the term "proceeds of
134	this surcharge" of the surcharge means all funds collected and
135	received by the department under this section, including
136	interest and penalties on delinquent surcharges. The department
137	shall provide the Department of Transportation rental car

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surcharge revenue information for the previous state fiscal year by September 1 of each year.

- (b) Notwithstanding any other provision of law, the proceeds deposited in the State Transportation Trust Fund shall be allocated on an annual basis in the Department of Transportation's work program to each department district, except the Turnpike District. The amount allocated to each district shall be based on the amount of proceeds attributed to the counties within each respective district.
- $\underline{(5)(a)}$ Except as provided in this section, the department shall administer, collect, and enforce the surcharge as provided in this chapter.
- (b) (a) The department shall require a dealer dealers to report surcharge collections according to the county to which the surcharge was attributed. For purposes of this section, the surcharge shall be attributed to the county where the rental agreement was entered into.
- (c) (b) A dealer Dealers who collects collect the rental car surcharge shall report to the department all surcharge revenues attributed to the county where the rental agreement was entered into on a timely filed return for each required reporting period. The provisions of this chapter which apply to interest and penalties on delinquent taxes apply to the surcharge. The surcharge shall not be included in the calculation of estimated taxes pursuant to s. 212.11. The

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dealer's credit provided in s. 212.12 does not apply to any amount collected under this section.

(6)(5) The surcharge imposed by this section does not apply to a motor vehicle provided at no charge to a person whose motor vehicle is being repaired, adjusted, or serviced by the entity providing the replacement motor vehicle.

Section 3. Section 627.7483, Florida Statutes, is created to read:

627.7483 Peer-to-peer car sharing; insurance requirements.—

- (1) DEFINITIONS.—As used in this section, the term:
- (a) "Car-sharing delivery period" means the period of time during which a shared vehicle is being delivered to the location of the car-sharing start time, if applicable, as documented by the governing peer-to-peer car-sharing program agreement.
- (b) "Car-sharing period" means the period of time that commences either at the car-sharing delivery period or, if there is no car-sharing delivery period, at the car-sharing start time and that ends at the car-sharing termination time.
- (c) "Car-sharing start time" means the time when the shared vehicle is under the control of the shared vehicle driver, which time occurs at or after the time the reservation of the shared vehicle is scheduled to begin, as documented in the records of a peer-to-peer car-sharing program.

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	(d) '	"Car-sharing	termination	time"	means	the	earliest	of
the	follow	ing events:						

- 1. The expiration of the agreed-upon period of time
 established for the use of a shared vehicle according to the
 terms of the peer-to-peer car-sharing program agreement, if the
 shared vehicle is delivered to the location agreed upon in the
 peer-to-peer car-sharing program agreement;
- 2. The time the shared vehicle is returned to a location as alternatively agreed upon by the shared vehicle owner and shared vehicle driver, as communicated through a peer-to-peer car-sharing program; or
- 3. The time the shared vehicle owner or the shared vehicle owner's authorized designee takes possession and control of the shared vehicle.
- (e) "Peer-to-peer car sharing" or "car sharing" means the authorized use of a motor vehicle by an individual other than the vehicle's owner through a peer-to-peer car-sharing program. For the purposes of this section, the term does not include the renting of a motor vehicle through a rental car company, the use of a for-hire vehicle as defined in s. 320.01(15), ridesharing as defined in s. 341.031(9), carpool as defined in s. 450.28(3), or the use of a motor vehicle under an agreement for a car-sharing service as defined in s. 212.0606(1).
- (f) "Peer-to-peer car-sharing program" means a business platform that enables peer-to-peer car sharing by connecting

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motor vehicle owners with drivers for financial consideration.

For the purposes of this section, the term does not include a
rental car company, a car-sharing service as defined in s.

212.0606(1), a taxicab association, or the owner of a for-hire
vehicle as defined in s. 320.01(15).

- (g) "Peer-to-peer car-sharing program agreement" means the terms and conditions established by the peer-to-peer car-sharing program which are applicable to a shared vehicle owner and a shared vehicle driver and which govern the use of a shared vehicle through a peer-to-peer car-sharing program. For the purposes of this section, the term does not include a rental agreement or an agreement for a for-hire vehicle as defined in s. 320.01(15) or for a car-sharing service as defined in s. 212.0606(1).
- (h) "Shared vehicle" means a motor vehicle that is available for sharing through a peer-to-peer car-sharing program. For the purposes of this section, the term does not include a rental car, a for-hire vehicle as defined in s. 320.01(15), or a motor vehicle used for ridesharing as defined in s. 341.031(9), for carpool as defined in s. 450.28(3), or for car-sharing service as defined in s. 212.0606(1).
- (i) "Shared vehicle driver" means an individual who has been authorized by the shared vehicle owner to drive the shared vehicle under the peer-to-peer car-sharing program agreement.

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(j) "Shared vehicle owner" means the registered owner, or
a natural person or an entity designated by the registered
owner, of a motor vehicle made available for sharing to shared
vehicle drivers through a peer-to-peer car-sharing program. For
the purposes of this section, the term does not include an owne
of a for-hire vehicle as defined in s. 320.01(15).

- (2) INSURANCE COVERAGE REQUIREMENTS.-
- (a)1. A peer-to-peer car-sharing program shall ensure that, during each car-sharing period, the shared vehicle owner and the shared vehicle driver are insured under a motor vehicle insurance policy that provides all of the following:
- a. Property damage liability coverage that meets the minimum coverage amounts required under s. 324.022.
- b. Bodily injury liability coverage limits as described ins. 324.021(7)(a) and (b).
- c. Personal injury protection benefits that meet the minimum coverage amounts required under s. 627.736.
- d. Uninsured and underinsured vehicle coverage as required under s. 627.727.
- 2. The peer-to-peer car-sharing program shall also ensure that the motor vehicle insurance policy under subparagraph 1.:
- a. Recognizes that the shared vehicle insured under the policy is made available and used through a peer-to-peer carsharing program; or

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260	b. Does not exclude the use of a shared vehicle by a
261	shared vehicle driver.
262	(b)1. The insurance described under paragraph (a) may be
263	satisfied by a motor vehicle insurance policy maintained by:
264	a. A shared vehicle owner;
265	b. A shared vehicle driver;
266	c. A peer-to-peer car-sharing program; or
267	d. A combination of a shared vehicle owner, a shared
268	vehicle driver, and a peer-to-peer car-sharing program.
269	2. The insurance policy maintained in subparagraph 1.
270	which satisfies the insurance requirements under paragraph (a)
271	is primary during each car-sharing period.
272	3.a. If the insurance maintained by a shared vehicle owner
273	or shared vehicle driver in accordance with subparagraph 1. has
274	lapsed or does not provide the coverage required under paragraph
275	(a), the insurance maintained by the peer-to-peer car-sharing
276	program must provide the coverage required under paragraph (a),
277	beginning with the first dollar of a claim, and must defend such
278	claim, except under circumstances as set forth in subparagraph
279	(3) (a) 2.
280	b. Coverage under a motor vehicle insurance policy
281	maintained by the peer-to-peer car-sharing program must not be
282	dependent on another motor vehicle insurer first denying a
283	claim, and another motor vehicle insurance policy is not

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required to first deny a claim.

c. Notwithstanding any other law, statute, rule, or
regulation to the contrary, a peer-to-peer car-sharing program
has an insurable interest in a shared vehicle during the car-
sharing period. This sub-subparagraph does not create liability
for a peer-to-peer car-sharing program for maintaining the
coverage required under paragraph (a) and under this paragraph,
if applicable.

- d. A peer-to-peer car-sharing program may own and maintain as the named insured one or more policies of motor vehicle insurance which provide coverage for:
- (I) Liabilities assumed by the peer-to-peer car-sharing program under a peer-to-peer car-sharing program agreement;
 - (II) Liability of the shared vehicle owner;
 - (III) Liability of the shared vehicle driver;
 - (IV) Damage or loss to the shared motor vehicle; or
- (V) Damage, loss, or injury to persons or property to satisfy the personal injury protection and uninsured and underinsured motorist coverage requirements of this section.
- e. Insurance required under paragraph (a), when maintained by a peer-to-peer car-sharing program, may 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 that has a superior, excellent, exceptional, or equivalent financial strength rating by a rating agency acceptable to the office. A peer-to-peer car-sharing

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310	program is not transacting in insurance when it maintains the
311	insurance required under this section.
312	(3) LIABILITIES AND INSURANCE EXCLUSIONS.—
313	(a) Liability.—
314	1. A peer-to-peer car-sharing program shall assume
315	liability, except as provided in subparagraph 2., of a shared
316	vehicle owner for bodily injury or property damage to third
317	parties or uninsured and underinsured motorist or personal
318	injury protection losses during the car-sharing period in an
319	amount stated in the peer-to-peer car-sharing program agreement,
320	which amount may not be less than those set forth in ss.
321	324.021(7)(a) and (b), 324.022, 627.727, and 627.736,
322	respectively.
323	2. The assumption of liability under subparagraph 1. does
324	not apply if a shared vehicle owner:
325	a. Makes an intentional or fraudulent material
326	misrepresentation or omission to the peer-to-peer car-sharing
327	program before the car-sharing period in which the loss occurs;
328	<u>or</u>
329	b. Acts in concert with a shared vehicle driver who fails
330	to return the shared vehicle pursuant to the terms of the peer-
331	to-peer car-sharing program agreement.
332	3. A peer-to-peer car-sharing program shall assume primary
333	liability for a claim when it is in whole or in part providing
334	the insurance required under paragraph (2)(a) and:

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335	a. A dispute exists as to who was in control of the shared
336	motor vehicle at the time of the loss; and
337	b. The peer-to-peer car-sharing program does not have
338	available, did not retain, or fails to provide the information
339	required under subsection (5).
340	
341	The shared vehicle owner's insurer shall indemnify the peer-to-
342	peer car-sharing program to the extent of the insurer's
343	obligation, if any, under the applicable insurance policy if it
344	is determined that the shared vehicle owner was in control of
345	the shared motor vehicle at the time of the loss.
346	(b) Vicarious liability.—A peer-to-peer car-sharing
347	program and a shared vehicle owner are exempt from vicarious
348	liability consistent with 49 U.S.C. s. 30106 (2005) under any
349	state or local law that imposes liability solely based on
350	vehicle ownership.
351	(c) Exclusions in motor vehicle insurance policies.—An
352	authorized insurer that writes motor vehicle liability insurance
353	in this state may exclude any and all coverage and the duty to
354	defend or indemnify for any claim afforded under a shared
355	vehicle owner's motor vehicle insurance policy, including, but
356	<pre>not limited to:</pre>
357	1. Liability coverage for bodily injury and property

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damage;

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2. Personal injury protection coverage;

360	3. Uninsured and underinsured motorist coverage;
361	4. Medical payments coverage;
362	5. Comprehensive physical damage coverage; and
363	6. Collision physical damage coverage.
364	
365	This paragraph does not invalidate or limit any exclusion
366	contained in a motor vehicle insurance policy, including any
367	insurance policy in use or approved for use which excludes
368	coverage for motor vehicles made available for rent, sharing, or
369	hire or for any business use.
370	(d) Contribution against indemnification.—A shared vehicle
371	owner's motor vehicle insurer that defends or indemnifies a
372	claim against a shared vehicle which is excluded under the terms
373	of its policy has the right to seek contribution against the
374	motor vehicle insurer of the peer-to-peer car-sharing program if
375	the claim is:
376	1. Made against the shared vehicle owner or the shared
377	vehicle driver for loss or injury that occurs during the car-
378	sharing period; and
379	2. Excluded under the terms of its policy.
380	(4) NOTIFICATION OF IMPLICATIONS OF LIEN.—At the time a
381	motor vehicle owner registers as a shared vehicle owner on a
382	peer-to-peer car-sharing program and before the shared vehicle
383	owner may make a shared vehicle available for car sharing on the

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peer-to-peer car-sharing program, the peer-to-peer car-sharing

program	must n	otify	the	shared	vehi	cle	owner	that,	if	the	shared
vehicle	has a	lien a	again	st it,	the	use	of th	e shar	ed v	vehic	cle
through	a peer	-to-pe	eer c	ar-sha	ring	prog	gram,	includ	ling	the	use
without	physic	al dar	mage	covera	ge, m	ay v	violat	e the	terr	ns of	f the
contract	t with	the la	ienho	lder.							

- (5) RECORDKEEPING.—A peer-to-peer car-sharing program shall:
- (a) Collect and verify records pertaining to the use of a shared vehicle, including, but not limited to, the times used, fees paid by the shared vehicle driver, and revenues received by the shared vehicle owner.
- (b) Retain the records in paragraph (a) for a time period not less than the applicable personal injury statute of limitations.
- (c) Provide the information contained in the records in paragraph (a) upon request to the shared vehicle owner, the shared vehicle owner's insurer, or the shared vehicle driver's insurer to facilitate a claim coverage investigation.
 - (6) CONSUMER PROTECTIONS.—
- (a) Disclosures.—Each peer-to-peer car-sharing program

 agreement made in this state must disclose to the shared vehicle

 owner and the shared vehicle driver:
- 1. Any right of the peer-to-peer car-sharing program to seek indemnification from the shared vehicle owner or the shared vehicle driver for economic loss resulting from a breach of the

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410	terms	and	conditions	of	the	peer-to-peer	car-sharing	program
411	agreer	ment	•					

- 2. That a motor vehicle insurance policy issued to the shared vehicle owner for the shared vehicle or to the shared vehicle driver does not provide a defense or indemnification for any claim asserted by the peer-to-peer car-sharing program.
- 3. That the peer-to-peer car-sharing program's insurance coverage on the shared vehicle owner and the shared vehicle driver is in effect only during each car-sharing period and that, for any use of the shared vehicle by the shared vehicle driver after the car-sharing termination time, the shared vehicle driver and the shared vehicle owner may not have insurance coverage.
- 4. The daily rate, fees, and, if applicable, any insurance or protection package costs that are charged to the shared vehicle owner or the shared vehicle driver.
- 5. That the shared vehicle owner's motor vehicle liability insurance may exclude coverage for a shared vehicle.
- 6. An emergency telephone number of the personnel capable of fielding calls for roadside assistance and other customer service inquiries.
- 7. Any conditions under which a shared vehicle driver must maintain a personal motor vehicle insurance policy with certain applicable coverage limits on a primary basis in order to book a shared vehicle.

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435	(b) Driver license verification and data retention
436	1. A peer-to-peer car-sharing program may not enter into a
437	peer-to-peer car-sharing program agreement with a driver unless
438	the driver:
439	a. Holds a driver license issued under chapter 322 which
440	authorizes the driver to drive vehicles of the class of the
441	shared vehicle;
442	b. Is a nonresident who:
443	(I) Holds a driver license issued by the state or country
444	of the driver's residence which authorizes the driver in that
445	state or country to drive vehicles of the class of the shared
446	vehicle; and
447	(II) Is at least the same age as that required of a
448	resident to drive; or
449	c. Is otherwise specifically authorized by the Department
450	of Highway Safety and Motor Vehicles to drive vehicles of the
451	class of the shared vehicle.
452	2. A peer-to-peer car-sharing program shall keep a record
453	<u>of:</u>
454	a. The name and address of the shared vehicle driver;
455	b. The number of the driver license of the shared vehicle
456	driver and each other person, if any, who will operate the
457	shared vehicle; and
458	c. The place of issuance of the driver license.

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(c) Responsibility for equipment.—A peer-to-peer car-
sharing program has sole responsibility for any equipment that
is put in or on the shared vehicle to monitor or facilitate the
peer-to-peer car-sharing transaction, including a GPS system.
The peer-to-peer car-sharing program shall indemnify and hold
harmless the shared vehicle owner for any damage to or theft of
such equipment during the car-sharing period which is not caused
by the shared vehicle owner. The peer-to-peer car-sharing
program may seek indemnity from the shared vehicle driver for
any damage to or loss of such equipment which occurs during the
<pre>car-sharing period.</pre>

- (d) Motor vehicle safety recalls.—At the time a motor vehicle owner registers as a shared vehicle owner on a peer-to-peer car-sharing program and before the shared vehicle owner may make a shared vehicle available for car sharing on the peer-to-peer car-sharing program, the peer-to-peer car-sharing program must:
- 1. Verify that the shared vehicle does not have any safety recalls on the vehicle for which the repairs have not been made; and
- 2. Notify the shared vehicle owner that if the shared vehicle owner:
- a. Has received an actual notice of a safety recall on the vehicle, he or she may not make a vehicle available as a shared

091609 - h0377-strike.docx

vehicle on the peer-to-peer car-sharing program until the safety recall repair has been made.

- b. Receives an actual notice of a safety recall on a shared vehicle while the shared vehicle is made available on the peer-to-peer car-sharing program, he or she shall remove the shared vehicle as available on the peer-to-peer car-sharing program as soon as practicably possible after receiving the notice of the safety recall and until the safety recall repair has been made.
- c. Receives an actual notice of a safety recall while the shared vehicle is in the possession of a shared vehicle driver, he or she shall notify the peer-to-peer car-sharing program about the safety recall as soon as practicably possible after receiving the notice of the safety recall, so that he or she may address the safety recall repair.
 - (7) CONSTRUCTION.—This section does not limit:
- (a) The liability of a peer-to-peer car-sharing program for any act or omission of the peer-to-peer car-sharing program which results in bodily injury to a person as a result of the use of a shared vehicle through peer-to-peer car sharing; or
- (b) The ability of a peer-to-peer car-sharing program to seek, by contract, indemnification from the shared vehicle owner or the shared vehicle driver for economic loss resulting from a breach of the terms and conditions of the peer-to-peer car-sharing program agreement.

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Section 4. This act shall take effect March 1, 2021.

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513 TITLE AMENDMENT

Remove everything before the enacting clause and insert: An act relating to motor vehicle rentals; amending s. 212.05, F.S.; specifying the applicable sales tax rate on motor vehicle leases and rentals by motor vehicle rental companies and peerto-peer car-sharing programs; requiring peer-to-peer car-sharing programs to collect and remit the applicable sales tax; amending s. 212.0606, F.S.; defining terms; specifying the applicable rental car surcharge on motor vehicle leases and rentals by motor vehicle rental companies and peer-to-peer car-sharing programs; specifying applicability of the surcharge; requiring motor vehicle rental companies and peer-to-peer car-sharing programs to collect the surcharge; requiring car-sharing services to collect a certain surcharge; making technical changes; creating s. 627.7483, F.S.; defining terms; specifying insurance requirements for shared vehicle owners and shared vehicle drivers under peer-to-peer car-sharing programs; providing that a peer-to-peer car-sharing program has an insurable interest in a shared vehicle during certain periods; authorizing peer-to-peer car-sharing programs to own and

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maintain certain motor vehicle insurance policies; requiring peer-to-peer car-sharing programs to assume certain liability; providing exceptions; requiring a shared vehicle owner's insurer to indemnify the peer-to-peer car-sharing program under certain circumstances; providing an exemption from vicarious liability for peer-to-peer car-sharing programs and shared vehicle owners; authorizing motor vehicle insurers to exclude coverages and a duty to defend or indemnify claims under a shared vehicle owner's policy; providing construction relating to exclusions; providing a right of contribution to a shared vehicle owner's insurer for certain claims; requiring a peer-to-peer car-sharing program to provide certain information to shared vehicle owners regarding liens; specifying recordkeeping and record sharing, disclosure, and driver license verification and data retention requirements for peer-to-peer car-sharing programs; providing that peer-to-peer car-sharing programs have sole responsibility for certain equipment in or on a shared vehicle; providing for indemnification; specifying requirements for peer-to-peer carsharing programs relating to safety recalls on a shared vehicle; providing construction; providing an effective date.

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