${\bf By}$ the Committees on Appropriations; and Banking and Insurance; and Senator Perry

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1	A bill to be entitled
2	An act relating to motor vehicle rentals; amending s.
3	212.05, F.S.; specifying the applicable sales tax rate
4	on motor vehicle leases and rentals by motor vehicle
5	rental companies and peer-to-peer car-sharing
6	programs; requiring peer-to-peer car-sharing programs
7	to collect and remit the applicable sales tax;
8	amending s. 212.0606, F.S.; defining terms; specifying
9	the applicable surcharge on motor vehicle leases and
10	rentals by motor vehicle rental companies; specifying
11	applicability of the surcharge; requiring motor
12	vehicle rental companies to collect specified
13	surcharges; specifying the applicable rental car
14	surcharge on peer-to-peer car-sharing program
15	agreements involving shared vehicles; specifying
16	applicability of the surcharge; requiring peer-to-peer
17	car-sharing programs to collect specified surcharges;
18	requiring car-sharing services to collect specified
19	surcharges; defining the term "proceeds of this
20	surcharge", rather than "proceeds of the surcharge";
21	providing that the surcharge for peer-to-peer car-
22	sharing is attributable to the county corresponding to
23	the location of the motor vehicle at the car-sharing
24	start time; requiring a dealer to report collected
25	surcharge revenue accordingly; providing an exception;
26	providing for application of a surcharge to a shared
27	vehicle; creating s. 627.7483, F.S.; defining terms;
28	specifying motor vehicle insurance requirements for
29	peer-to-peer car-sharing programs; providing that

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30	peer-to-peer car-sharing programs have an insurable
31	interest in shared vehicles during specified periods;
32	providing construction; authorizing peer-to-peer car-
33	sharing programs to own and maintain certain motor
34	vehicle insurance policies; requiring peer-to-peer
35	car-sharing programs to assume certain liability;
36	providing exceptions; providing for the assumption of
37	primary liability for claims when certain disputes
38	exist; requiring shared vehicle owners' insurers to
39	indemnify peer-to-peer car-sharing programs under
40	certain circumstances; providing exemptions from
41	vicarious liabilities for peer-to-peer car-sharing
42	programs and shared vehicle owners; authorizing motor
43	vehicle insurers to exclude specified coverages under
44	certain circumstances; providing construction related
45	to exclusions; authorizing specified insurers to seek
46	recovery against motor vehicle insurers of peer-to-
47	peer car-sharing programs under certain circumstances;
48	requiring peer-to-peer car-sharing programs to provide
49	certain information to shared vehicle owners regarding
50	liens; specifying recordkeeping, record retention, and
51	record-sharing requirements for peer-to-peer car-
52	sharing programs; specifying disclosure requirements
53	for peer-to-peer car-sharing program agreements;
54	specifying driver license verification and data
55	retention requirements for peer-to-peer car-sharing
56	programs; providing that peer-to-peer car-sharing
57	programs have sole responsibility for certain
58	equipment in or on a shared vehicle; providing for

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59	indemnification regarding such equipment; specifying
60	requirements for peer-to-peer car-sharing programs
61	relating to safety recalls on a shared vehicle;
62	providing construction; providing an effective date.
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64	Be It Enacted by the Legislature of the State of Florida:
65	
66	Section 1. Paragraph (c) of subsection (1) of section
67	212.05, Florida Statutes, is amended to read:
68	212.05 Sales, storage, use tax.—It is hereby declared to be
69	the legislative intent that every person is exercising a taxable
70	privilege who engages in the business of selling tangible
71	personal property at retail in this state, including the
72	business of making mail order sales, or who rents or furnishes
73	any of the things or services taxable under this chapter, or who
74	stores for use or consumption in this state any item or article
75	of tangible personal property as defined herein and who leases
76	or rents such property within the state.
77	(1) For the exercise of such privilege, a tax is levied on
78	each taxable transaction or incident, which tax is due and
79	payable as follows:
80	(c) At the rate of 6 percent of the gross proceeds derived
81	from the lease or rental of tangible personal property, as
82	defined herein; however, the following special provisions apply
83	to the lease or rental of motor vehicles and to peer-to-peer
84	car-sharing programs:
85	1. When a motor vehicle is leased or rented <u>by a motor</u>
86	vehicle rental company or through a peer-to-peer car-sharing
87	program as those terms are defined in s. 212.0606(1) for a
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576-04453-21 2021566c2 88 period of less than 12 months: 89 a. If the motor vehicle is rented in Florida, the entire 90 amount of such rental is taxable, even if the vehicle is dropped 91 off in another state. 92 b. If the motor vehicle is rented in another state and dropped off in Florida, the rental is exempt from Florida tax. 93 94 c. If the motor vehicle is rented through a peer-to-peer 95 car-sharing program, the peer-to-peer car-sharing program shall 96 collect and remit the applicable tax due in connection with the 97 rental. 98 2. Except as provided in subparagraph 3., for the lease or rental of a motor vehicle for a period of not less than 12

99 rental of a motor vehicle for a period of not less than 12 100 months, sales tax is due on the lease or rental payments if the 101 vehicle is registered in this state; provided, however, that no 102 tax shall be due if the taxpayer documents use of the motor 103 vehicle outside this state and tax is being paid on the lease or 104 rental payments in another state.

105 3. The tax imposed by this chapter does not apply to the 106 lease or rental of a commercial motor vehicle as defined in s. 107 316.003(13)(a) to one lessee or rentee for a period of not less 108 than 12 months when tax was paid on the purchase price of such 109 vehicle by the lessor. To the extent tax was paid with respect 110 to the purchase of such vehicle in another state, territory of 111 the United States, or the District of Columbia, the Florida tax 112 payable shall be reduced in accordance with the provisions of s. 113 212.06(7). This subparagraph shall only be available when the lease or rental of such property is an established business or 114 115 part of an established business or the same is incidental or 116 germane to such business.

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117	Section 2. Section 212.0606, Florida Statutes, is amended
118	to read:
119	212.0606 Rental car surcharge
120	(1) As used in this section, the term:
121	(a) "Car-sharing service" means a membership-based
122	organization or business, or division thereof, which requires
123	the payment of an application fee or a membership fee and
124	provides member access to motor vehicles:
125	1. Only at locations that are not staffed by car-sharing
126	service personnel employed solely for the purpose of interacting
127	with car-sharing service members;
128	2. Twenty-four hours per day, 7 days per week;
129	3. Only through automated means, including, but not limited
130	to, a smartphone application or an electronic membership card;
131	4. On an hourly basis or for a shorter increment of time;
132	5. Without a separate fee for refueling the motor vehicle;
133	6. Without a separate fee for minimum financial
134	responsibility liability insurance; and
135	7. Owned or controlled by the car-sharing service or its
136	affiliates.
137	(b) "Motor vehicle rental company" means an entity that is
138	in the business of providing, for financial consideration, motor
139	vehicles to the public under a rental agreement.
140	(c) "Peer-to-peer car-sharing program" has the same meaning
141	as in s. 627.7483(1).
142	(2) Except as provided in subsections (3) and (4)
143	subsection (2), a surcharge of \$2 per day or any part of a day
144	is imposed upon the lease or rental by a motor vehicle rental
145	<u>company</u> of a motor vehicle <u>that is</u> licensed for hire and
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576-04453-21 2021566c2 146 designed to carry fewer than nine passengers, regardless of 147 whether the motor vehicle is licensed in this state, for financial consideration and without transfer of the title of the 148 149 motor vehicle. The surcharge is imposed regardless of whether 150 the lease or rental occurs in person or through digital means. 151 The surcharge applies to only the first 30 days of the term of a 152 lease or rental and must be collected by the motor vehicle 153 rental company. The surcharge is subject to all applicable taxes 154 imposed by this chapter. 155 (3) A surcharge of \$1 per day or any part of a day is 156 imposed upon each peer-to-peer car-sharing program agreement 157 involving a shared vehicle that is registered in this state and 158 designed to carry fewer than nine passengers for financial 159 consideration and without transfer of the title of the shared vehicle. If the duration of the car-sharing period for a peer-160 161 to-peer car-sharing program agreement subject to the surcharge 162 established pursuant to this section is less than 24 hours, the 163 applicable surcharge will be \$1 per usage. The surcharge applies 164 to the first 30 days only of a car-sharing period for any peer-165 to-peer car-sharing program agreement to which the surcharge 166 applies and must be collected by the peer-to-peer car-sharing 167 program. The surcharge is subject to all applicable taxes

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imposed by this chapter.

169 <u>(4) (2)</u> A member of a car-sharing service who uses a motor 170 vehicle as described in subsection <u>(2)</u> (1) for less than 24 171 hours pursuant to an agreement with the car-sharing service 172 shall pay a surcharge of \$1 per usage. A member of a car-sharing 173 service who uses the same motor vehicle for 24 hours or more 174 shall pay a surcharge of \$2 per day or any part of a day as

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175	provided in subsection (2) (1) . The car-sharing service shall
176	collect the surcharge For purposes of this subsection, the term
177	"car-sharing service" means a membership-based organization or
178	business, or division thereof, which requires the payment of an
179	application or membership fee and provides member access to
180	motor vehicles:
181	(a) Only at locations that are not staffed by car-sharing
182	service personnel employed solely for the purpose of interacting
183	with car-sharing service members;
184	(b) Twenty-four hours per day, 7 days per week;
185	(c) Only through automated means, including, but not
186	limited to, smartphone applications or electronic membership
187	cards;
188	(d) On an hourly basis or for a shorter increment of time;
189	(e) Without a separate fee for refueling the motor vehicle;
190	(f) Without a separate fee for minimum financial
191	responsibility liability insurance; and
192	(g) Owned or controlled by the car-sharing service or its
193	affiliates. The surcharge imposed under this subsection does not
194	apply to the lease, rental, or use of a motor vehicle from a
195	location owned, operated, or leased by or for the benefit of an
196	airport or airport authority.
197	(5)(a) (3)(a) Notwithstanding s. 212.20, and less the costs
198	of administration, 80 percent of the proceeds of this surcharge
199	shall be deposited in the State Transportation Trust Fund, 15.75
200	percent of the proceeds of this surcharge shall be deposited in
201	the Tourism Promotional Trust Fund created in s. 288.122, and
202	4.25 percent of the proceeds of this surcharge shall be
203	deposited in the Florida International Trade and Promotion Trust

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576-04453-21 2021566c2 204 Fund. For the purposes of this subsection, the term "proceeds of 205 this surcharge" of the surcharge means all funds collected and 206 received by the department under this section, including 207 interest and penalties on delinquent surcharges. The department 208 shall provide the Department of Transportation rental car 209 surcharge revenue information for the previous state fiscal year 210 by September 1 of each year. 211 (b) Notwithstanding any other provision of law, the proceeds deposited in the State Transportation Trust Fund shall 212 213 be allocated on an annual basis in the Department of 214 Transportation's work program to each department district, 215 except the Turnpike District. The amount allocated to each 216 district shall be based on the amount of proceeds attributed to 217 the counties within each respective district. 218 (6) (a) (4) Except as provided in this section, the 219 department shall administer, collect, and enforce the surcharges 220 surcharge as provided in this chapter. 221 (b) (a) The department shall require a dealer dealers to 222 report surcharge collections according to the county to which 223 the surcharge was attributed. For purposes of this section, the 224 surcharge shall be attributed to the county in which where the rental agreement was entered into, except that, for peer-to-peer 225 226 car-sharing, the surcharge shall be attributable to the county 227 corresponding to the location of the motor vehicle at the car-228 sharing start time. 229 (c) (b) A dealer that collects a Dealers who collect the

229 <u>(c) (b) A dealer that collects a</u> Dealers who collect the 230 rental car surcharge <u>pursuant to this section</u> shall report to 231 the department all surcharge revenues attributed to the county 232 where the rental agreement was entered into on a timely filed

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233	return for each required reporting period; except that, in the
234	case of peer-to-peer car-sharing, the peer-to-peer car-sharing
235	program shall report the applicable surcharge revenue attributed
236	to the county corresponding to the location of the motor vehicle
237	at the car-sharing start time. The provisions of this chapter
238	which apply to interest and penalties on delinquent taxes apply
239	to the surcharge. The surcharge shall not be included in the
240	calculation of estimated taxes pursuant to s. 212.11. The
241	dealer's credit provided in s. 212.12 does not apply to any
242	amount collected under this section.
243	(7) (5) The surcharge imposed by this section does not apply
244	to a motor vehicle <u>or a shared vehicle</u> provided at no charge to
245	a person whose motor vehicle is being repaired, adjusted, or
246	serviced by the entity providing the replacement motor vehicle.
247	Section 3. Section 627.7483, Florida Statutes, is created
248	to read:
249	627.7483 Peer-to-peer car sharing; insurance requirements
250	(1) DEFINITIONSAs used in this section, the term:
251	(a) "Car-sharing delivery period" means the period of time
252	during which a shared vehicle is being delivered to the location
253	of the car-sharing start time, if applicable, as documented by
254	the governing peer-to-peer car-sharing program agreement.
255	(b) "Car-sharing period" means the period of time that
256	commences either at the car-sharing delivery period or, if there
257	is no car-sharing delivery period, at the car-sharing start time
258	and that ends at the car-sharing termination time.
259	(c) "Car-sharing start time" means the time when the shared
260	vehicle is under the control of the shared vehicle driver, which
261	time occurs at or after the time the reservation of the shared

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262	vehicle is scheduled to begin, as documented in the records of a
263	peer-to-peer car-sharing program.
264	(d) "Car-sharing termination time" means the earliest of
265	the following events:
266	1. The expiration of the agreed-upon period of time
267	established for the use of a shared vehicle according to the
268	terms of the peer-to-peer car-sharing program agreement if the
269	shared vehicle is delivered to the location agreed upon in the
270	peer-to-peer car-sharing program agreement;
271	2. The time the shared vehicle is returned to a location as
272	alternatively agreed upon by the shared vehicle owner and shared
273	vehicle driver, as communicated through a peer-to-peer car-
274	sharing program, which alternatively agreed-upon location must
275	be incorporated into the peer-to-peer car-sharing program
276	agreement; or
277	3. The time the shared vehicle owner takes possession and
278	control of the shared vehicle.
279	(e) "Peer-to-peer car sharing" or "car sharing" means the
280	authorized use of a motor vehicle by an individual other than
281	the vehicle's owner through a peer-to-peer car-sharing program.
282	For the purposes of this section, the term does not include the
283	renting of a motor vehicle through a rental car company, the use
284	of a for-hire vehicle as defined in s. 320.01(15), ridesharing
285	as defined in s. 341.031(9), a carpool as defined in s.
286	450.28(3), or the use of a motor vehicle under an agreement for
287	a car-sharing service as defined in s. 212.0606(1).
288	(f) "Peer-to-peer car-sharing program" means a business
289	platform that enables peer-to-peer car sharing by connecting
290	motor vehicle owners with drivers for financial consideration.

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291	For the purposes of this section, the term does not include a
292	rental car company, a car-sharing service as defined in s.
293	212.0606(1), a taxicab association, the owner of a for-hire
294	vehicle as defined in s. 320.01(15), or a service provider that
295	is solely providing hardware or software as a service to a
296	person or an entity that is not effectuating payment of
297	financial consideration for use of a shared vehicle.
298	(g) "Peer-to-peer car-sharing program agreement" means the
299	terms and conditions established by the peer-to-peer car-sharing
300	program which are applicable to a shared vehicle owner and a
301	shared vehicle driver and which govern the use of a shared
302	vehicle through a peer-to-peer car-sharing program. For the
303	purposes of this section, the term does not include a rental
304	agreement or an agreement for a for-hire vehicle as defined in
305	s. 320.01(15) or for a car-sharing service as defined in s.
306	212.0606(1).
307	(h) "Shared vehicle" means a motor vehicle that is
308	available for sharing through a peer-to-peer car-sharing
309	program. For the purposes of this section, the term does not
310	include a rental car, a for-hire vehicle as defined in s.
311	320.01(15), or a motor vehicle used for ridesharing as defined
312	in s. 341.031(9), for a carpool as defined in s. 450.28(3), or
313	for a car-sharing service as defined in s. 212.0606(1).
314	(i) "Shared vehicle driver" means an individual who has
315	been authorized by the shared vehicle owner to drive the shared
316	vehicle under the peer-to-peer car-sharing program agreement.
317	(j) "Shared vehicle owner" means the registered owner, or a
318	natural person or an entity designated by the registered owner,
319	of a motor vehicle made available for sharing to shared vehicle

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320	drivers through a peer-to-peer car-sharing program. For the
321	purposes of this section, the term does not include an owner of
322	a for-hire vehicle as defined in s. 320.01(15).
323	(2) INSURANCE COVERAGE REQUIREMENTS
324	(a)1. A peer-to-peer car-sharing program shall ensure that,
325	during each car-sharing period, the shared vehicle owner and the
326	shared vehicle driver are insured under a motor vehicle
327	insurance policy that provides all of the following:
328	a. Property damage liability coverage that meets the
329	minimum coverage amounts required under s. 324.022.
330	b. Bodily injury liability coverage limits as described in
331	s. 324.021(7)(a) and (b).
332	c. Personal injury protection benefits that meet the
333	minimum coverage amounts required under s. 627.736.
334	d. Uninsured and underinsured vehicle coverage as required
335	under s. 627.727.
336	2. The peer-to-peer car-sharing program shall also ensure
337	that the motor vehicle insurance policy under subparagraph 1.:
338	a. Recognizes that the shared vehicle insured under the
339	policy is made available and used through a peer-to-peer car-
340	sharing program; or
341	b. Does not exclude the use of a shared vehicle by a shared
342	vehicle driver.
343	(b)1. The insurance described under paragraph (a) may be
344	satisfied by a motor vehicle insurance policy maintained by:
345	a. A shared vehicle owner;
346	b. A shared vehicle driver;
347	c. A peer-to-peer car-sharing program; or
348	d. A combination of a shared vehicle owner, a shared
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 349 vehicle driver, and a peer-to-peer car-sharing program. 350 2. The insurance policy maintained in subparagraph 1. which 351 satisfies the insurance requirements under paragraph (a) is 352 primary during each car-sharing period. If a claim occurs during 353 the car-sharing period in another state with minimum financial 354 responsibility limits higher than those limits required under 355 chapter 324, the coverage maintained under paragraph (a) 356 satisfies the difference in minimum coverage amounts up to the 357 applicable policy limits. 358 3.a. If the insurance maintained by a shared vehicle owner 	6c2
351 <u>satisfies the insurance requirements under paragraph (a) is</u> 352 <u>primary during each car-sharing period. If a claim occurs durin</u> 353 <u>the car-sharing period in another state with minimum financial</u> 354 <u>responsibility limits higher than those limits required under</u> 355 <u>chapter 324, the coverage maintained under paragraph (a)</u> 356 <u>satisfies the difference in minimum coverage amounts up to the</u> 357 <u>applicable policy limits.</u>	
352 primary during each car-sharing period. If a claim occurs durin 353 the car-sharing period in another state with minimum financial 354 responsibility limits higher than those limits required under 355 chapter 324, the coverage maintained under paragraph (a) 356 satisfies the difference in minimum coverage amounts up to the 357 applicable policy limits.	ch
353 the car-sharing period in another state with minimum financial 354 responsibility limits higher than those limits required under 355 chapter 324, the coverage maintained under paragraph (a) 356 satisfies the difference in minimum coverage amounts up to the 357 applicable policy limits.	
354 responsibility limits higher than those limits required under 355 chapter 324, the coverage maintained under paragraph (a) 356 satisfies the difference in minimum coverage amounts up to the 357 applicable policy limits.	ıg
355 <u>chapter 324, the coverage maintained under paragraph (a)</u> 356 <u>satisfies the difference in minimum coverage amounts up to the</u> 357 <u>applicable policy limits.</u>	
<pre>356 satisfies the difference in minimum coverage amounts up to the 357 applicable policy limits.</pre>	
357 applicable policy limits.	
3.5.9 3.5. If the incurrence maintained by a chared webigle even	
556 <u>5.a. II the insurance mathematical by a shared vehicle owner</u>	<u> </u>
359 or shared vehicle driver in accordance with subparagraph 1. has	3
360 lapsed or does not provide the coverage required under paragrap	bh
361 (a), the insurance maintained by the peer-to-peer car-sharing	
362 program must provide the coverage required under paragraph (a),	<u>, </u>
363 beginning with the first dollar of a claim, and must defend suc	<u>ch</u>
364 <u>claim</u> , except under circumstances as set forth in subparagraph	
365 <u>(3) (a) 2.</u>	
366 b. Coverage under a motor vehicle insurance policy	
367 maintained by the peer-to-peer car-sharing program must not be	
368 dependent on another motor vehicle insurer first denying a	
369 <u>claim</u> , and another motor vehicle insurance policy is not	
370 required to first deny a claim.	
371 <u>c. Notwithstanding any other law, statute, rule, or</u>	
372 regulation to the contrary, a peer-to-peer car-sharing program	
373 has an insurable interest in a shared vehicle during the car-	
374 sharing period. This sub-subparagraph does not create liability	<u>/</u>
375 for a peer-to-peer car-sharing program for maintaining the	
376 coverage required under paragraph (a) and under this paragraph,	<u>, </u>
377 <u>if applicable.</u>	

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378	d. A peer-to-peer car-sharing program may own and maintain
379	as the named insured one or more policies of motor vehicle
380	insurance which provide coverage for:
381	(I) Liabilities assumed by the peer-to-peer car-sharing
382	program under a peer-to-peer car-sharing program agreement;
383	(II) Liability of the shared vehicle owner;
384	(III) Liability of the shared vehicle driver;
385	(IV) Damage or loss to the shared motor vehicle; or
386	(V) Damage, loss, or injury to persons or property to
387	satisfy the personal injury protection and uninsured and
388	underinsured motorist coverage requirements of this section.
389	e. Insurance required under paragraph (a), when maintained
390	by a peer-to-peer car-sharing program, may be provided by an
391	insurer authorized to do business in this state which is a
392	member of the Florida Insurance Guaranty Association or an
393	eligible surplus lines insurer that has a superior, excellent,
394	exceptional, or equivalent financial strength rating by a rating
395	agency acceptable to the office. A peer-to-peer car-sharing
396	program is not transacting in insurance when it maintains the
397	insurance required under this section.
398	(3) LIABILITIES AND INSURANCE EXCLUSIONS
399	(a) Liability
400	1. A peer-to-peer car-sharing program shall assume
401	liability, except as provided in subparagraph 2., of a shared
402	vehicle owner for bodily injury or property damage to third
403	parties or uninsured and underinsured motorist or personal
404	injury protection losses during the car-sharing period in an
405	amount stated in the peer-to-peer car-sharing program agreement,
406	which amount may not be less than those set forth in ss.
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407	324.021(7)(a) and (b), 324.022, 627.727, and 627.736,
408	respectively.
409	2. The assumption of liability under subparagraph 1. does
410	not apply if a shared vehicle owner:
411	a. Makes an intentional or fraudulent material
412	misrepresentation or omission to the peer-to-peer car-sharing
413	program before the car-sharing period in which the loss occurs;
414	or
415	b. Acts in concert with a shared vehicle driver who fails
416	to return the shared vehicle pursuant to the terms of the peer-
417	to-peer car-sharing program agreement.
418	3. The insurer, insurers, or peer-to-peer car-sharing
419	program providing coverage under paragraph (2)(a) shall assume
420	primary liability for a claim when:
421	a. A dispute exists over who was in control of the shared
422	motor vehicle at the time of the loss, and the peer-to-peer car-
423	sharing program does not have available, did not retain, or
424	fails to provide the information required under subsection (5);
425	or
426	b. A dispute exists over whether the shared vehicle was
427	returned to the alternatively agreed-upon location as required
428	under subparagraph (1)(d)2.
429	(b) Vicarious liabilityA peer-to-peer car-sharing program
430	and a shared vehicle owner are exempt from vicarious liability
431	consistent with 49 U.S.C. s. 30106 (2005) under any state or
432	local law that imposes liability solely based on vehicle
433	ownership.
434	(c) Exclusions in motor vehicle insurance policiesAn
435	authorized insurer that writes motor vehicle liability insurance
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436	in this state may exclude any coverage and the duty to defend or
437	indemnify for any claim under a shared vehicle owner's motor
438	vehicle insurance policy, including, but not limited to:
439	1. Liability coverage for bodily injury and property
440	damage;
441	2. Personal injury protection coverage;
442	3. Uninsured and underinsured motorist coverage;
443	4. Medical payments coverage;
444	5. Comprehensive physical damage coverage; and
445	6. Collision physical damage coverage.
446	
447	This paragraph does not invalidate or limit any exclusion
448	contained in a motor vehicle insurance policy, including any
449	insurance policy in use or approved for use which excludes
450	coverage for motor vehicles made available for rent, sharing, or
451	hire or for any business use. This paragraph does not
452	invalidate, limit, or restrict an insurer's ability under
453	existing law to underwrite, cancel, or nonrenew any insurance
454	policy.
455	(d) Contribution against indemnificationA shared vehicle
456	owner's motor vehicle insurer that defends or indemnifies a
457	claim against a shared vehicle which is excluded under the terms
458	of its policy has the right to seek recovery against the motor
459	vehicle insurer of the peer-to-peer car-sharing program if the
460	claim is:
461	1. Made against the shared vehicle owner or the shared
462	vehicle driver for loss or injury that occurs during the car-
463	sharing period; and
464	2. Excluded under the terms of its policy.
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465	(4) NOTIFICATION OF IMPLICATIONS OF LIENAt the time a
466	motor vehicle owner registers as a shared vehicle owner on a
467	peer-to-peer car-sharing program and before the shared vehicle
468	owner may make a shared vehicle available for car sharing on the
469	peer-to-peer car-sharing program, the peer-to-peer car-sharing
470	program must notify the shared vehicle owner that, if the shared
471	vehicle has a lien against it, the use of the shared vehicle
472	through a peer-to-peer car-sharing program, including the use
473	without physical damage coverage, may violate the terms of the
474	contract with the lienholder.
475	(5) RECORDKEEPINGA peer-to-peer car-sharing program
476	shall:
477	(a) Collect and verify records pertaining to the use of a
478	shared vehicle, including, but not limited to, the times used,
479	car-sharing period pick-up and drop-off locations, and revenues
480	received by the shared vehicle owner;
481	(b) Retain the records in paragraph (a) for a time period
482	not less than the applicable personal injury statute of
483	limitations; and
484	(c) Provide the information contained in the records in
485	paragraph (a) upon request to the shared vehicle owner, the
486	shared vehicle owner's insurer, or the shared vehicle driver's
487	insurer to facilitate a claim coverage investigation,
488	settlement, negotiation, or litigation.
489	(6) CONSUMER PROTECTIONS.—
490	(a) Disclosures.—Each peer-to-peer car-sharing program
491	agreement made in this state must disclose to the shared vehicle
492	owner and the shared vehicle driver:
493	1. Any right of the peer-to-peer car-sharing program to
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494	seek indemnification from the shared vehicle owner or the shared
495	vehicle driver for economic loss resulting from a breach of the
496	terms and conditions of the peer-to-peer car-sharing program
497	agreement.
498	2. That a motor vehicle insurance policy issued to the
499	shared vehicle owner for the shared vehicle or to the shared
500	vehicle driver does not provide a defense or indemnification for
501	any claim asserted by the peer-to-peer car-sharing program.
502	3. That the peer-to-peer car-sharing program's insurance
503	coverage on the shared vehicle owner and the shared vehicle
504	driver is in effect only during each car-sharing period and
505	that, for any use of the shared vehicle by the shared vehicle
506	driver after the car-sharing termination time, the shared
507	vehicle driver and the shared vehicle owner may not have
508	insurance coverage.
509	4. The daily rate and, if applicable, any insurance or
510	protection package costs that are charged to the shared vehicle
511	owner or the shared vehicle driver.
512	5. That the shared vehicle owner's motor vehicle liability
513	insurance may exclude coverage for a shared vehicle.
514	6. An emergency telephone number of the personnel capable
515	of fielding calls for roadside assistance and other customer
516	service inquiries.
517	7. Any conditions under which a shared vehicle driver must
518	maintain a personal motor vehicle insurance policy with certain
519	applicable coverage limits on a primary basis in order to book a
520	shared vehicle.
521	(b) Driver license verification and data retention
522	1. A peer-to-peer car-sharing program may not enter into a
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523	peer-to-peer car-sharing program agreement with a driver unless
524	the driver:
525	a. Holds a driver license issued under chapter 322 which
526	authorizes the driver to drive vehicles of the class of the
527	shared vehicle;
528	b. Is a nonresident who:
529	(I) Holds a driver license issued by the state or country
530	of the driver's residence which authorizes the driver in that
531	state or country to drive vehicles of the class of the shared
532	vehicle; and
533	(II) Is at least the same age as that required of a
534	resident to drive; or
535	c. Is otherwise specifically authorized by the Department
536	of Highway Safety and Motor Vehicles to drive vehicles of the
537	class of the shared vehicle.
538	2. A peer-to-peer car-sharing program shall keep a record
539	<u>of:</u>
540	a. The name and address of the shared vehicle driver;
541	b. The driver license number of the shared vehicle driver
542	and each other person, if any, who will operate the shared
543	vehicle; and
544	c. The place of issuance of the driver license.
545	(c) Responsibility for equipment.—A peer-to-peer car-
546	sharing program has sole responsibility for any equipment that
547	is put in or on the shared vehicle to monitor or facilitate the
548	peer-to-peer car-sharing transaction, including a GPS system.
549	The peer-to-peer car-sharing program shall indemnify and hold
550	harmless the shared vehicle owner for any damage to or theft of
551	such equipment during the car-sharing period which is not caused

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552	by the shared vehicle owner. The peer-to-peer car-sharing
553	program may seek indemnity from the shared vehicle driver for
554	any damage to or loss of such equipment which occurs during the
555	car-sharing period.
556	(d) Motor vehicle safety recallsAt the time a motor
557	vehicle owner registers as a shared vehicle owner on a peer-to-
558	peer car-sharing program and before the shared vehicle owner may
559	make a shared vehicle available for car sharing on the peer-to-
560	peer car-sharing program, the peer-to-peer car-sharing program
561	must:
562	1. Verify that the shared vehicle does not have any safety
563	recalls on the vehicle for which the repairs have not been made;
564	and
565	2. Notify the shared vehicle owner that if the shared
566	vehicle owner:
567	a. Has received an actual notice of a safety recall on the
568	vehicle, he or she may not make a vehicle available as a shared
569	vehicle on the peer-to-peer car-sharing program until the safety
570	recall repair has been made.
571	b. Receives an actual notice of a safety recall on a shared
572	vehicle while the shared vehicle is made available on the peer-
573	to-peer car-sharing program, he or she shall remove the shared
574	vehicle as available on the peer-to-peer car-sharing program as
575	soon as practicably possible after receiving the notice of the
576	safety recall and until the safety recall repair has been made.
577	c. Receives an actual notice of a safety recall while the
578	shared vehicle is in the possession of a shared vehicle driver,
579	he or she shall notify the peer-to-peer car-sharing program
580	about the safety recall as soon as practicably possible after

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581	receiving the notice of the safety recall, so that he or she may
582	address the safety recall repair.
583	(7) CONSTRUCTION This section does not limit:
584	(a) The liability of a peer-to-peer car-sharing program for
585	any act or omission of the peer-to-peer car-sharing program
586	which results in the bodily injury of a person as a result of
587	the use of a shared vehicle through peer-to-peer car sharing; or
588	(b) The ability of a peer-to-peer car-sharing program to
589	seek, by contract, indemnification from the shared vehicle owner
590	or the shared vehicle driver for economic loss resulting from a
591	breach of the terms and conditions of the peer-to-peer car-
592	sharing program agreement.
593	Section 4. This act shall take effect January 1, 2022.

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