

By Senator DiCeglie

18-00260-25

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1 A bill to be entitled
2 An act relating to transportation network company
3 driver insurance; amending s. 627.748, F.S.; revising
4 automobile insurance requirements for transportation
5 network company drivers; providing an effective date.
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7 Be It Enacted by the Legislature of the State of Florida:
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9 Section 1. Paragraphs (b) and (c) of subsection (7) of
10 section 627.748, Florida Statutes, are amended to read:

11 627.748 Transportation network companies.—

12 (7) TRANSPORTATION NETWORK COMPANY AND TNC DRIVER INSURANCE
13 REQUIREMENTS.—

14 (b) The following automobile insurance requirements apply
15 while a participating TNC driver is logged on to the digital
16 network and ~~but~~ is not engaged in a prearranged ride or is
17 engaged in a prearranged ride, but a rider does not occupy the
18 TNC vehicle:

19 1. Automobile insurance that provides:

20 a. A primary automobile liability coverage of at least
21 \$50,000 for death and bodily injury per person, \$100,000 for
22 death and bodily injury per incident, and \$25,000 for property
23 damage;

24 b. Personal injury protection benefits that meet the
25 minimum coverage amounts required under ss. 627.730-627.7405;
26 and

27 c. Uninsured and underinsured vehicle coverage as required
28 by s. 627.727.

29 2. The coverage requirements of this paragraph may be

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30 satisfied by any of the following:

31 a. Automobile insurance maintained by the TNC driver or the
32 TNC vehicle owner;

33 b. Automobile insurance maintained by the TNC; or

34 c. A combination of sub-subparagraphs a. and b.

35 (c) The following automobile insurance requirements apply
36 while a TNC driver is engaged in a prearranged ride and a rider
37 occupies the TNC vehicle:

38 1. Automobile insurance that provides:

39 a. A primary automobile liability coverage of at least \$1
40 million for death, bodily injury, and property damage;

41 b. Personal injury protection benefits that meet the
42 minimum coverage amounts required of a limousine under ss.
43 627.730-627.7405; and

44 c. Uninsured and underinsured vehicle coverage as required
45 by s. 627.727.

46 2. The coverage requirements of this paragraph may be
47 satisfied by any of the following:

48 a. Automobile insurance maintained by the TNC driver or the
49 TNC vehicle owner;

50 b. Automobile insurance maintained by the TNC; or

51 c. A combination of sub-subparagraphs a. and b.

52 Section 2. This act shall take effect July 1, 2025.