

1                                   A bill to be entitled  
 2           An act relating to residential property appraisal;  
 3           creating s. 627.701515, F.S.; requiring that certain  
 4           insurers' appraisal process make certain valuations to  
 5           provide specified coverage; providing an effective  
 6           date.

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

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 10           **Section 1. Section 627.701515, Florida Statutes, is**  
 11 **created to read:**

12           627.701515 Appraisal; residential coverage for a dwelling  
 13 or any other structure or fixture on the land.—An insurer that  
 14 offers residential coverage as defined in s. 627.4025 in a  
 15 property insurance contract which provides for or requires any  
 16 appraisal process shall require that such process value the land  
 17 separately from the dwelling or any other structure or fixture  
 18 on the land to provide insurance coverage only to the dwelling  
 19 or any other structure or fixture on the land.

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