

1                   A bill to be entitled  
2           An act relating to property insurance policies;  
3           amending s. 627.7011, F.S.; specifying that certain  
4           provisions relating to homeowners' policies, offers of  
5           replacement cost coverage, and offers of law and  
6           ordinance coverage do not prohibit insurers from  
7           providing specified property insurance policies by  
8           including roof covering reimbursement schedules;  
9           providing requirements for roof covering reimbursement  
10          schedules; prohibiting application of a roof covering  
11          reimbursement schedule under certain circumstances;  
12          specifying that certain provisions relating to  
13          homeowners' policies, offers of replacement cost  
14          coverage, and offers of law and ordinance coverage do  
15          not prohibit insurers from providing specified  
16          property insurance policies by offering roof  
17          reimbursement on the basis of replacement costs;  
18          specifying that certain provisions relating to  
19          homeowners' policies, offers of replacement cost  
20          coverage, and offers of law and ordinance coverage do  
21          not prohibit insurers from providing coverage on  
22          specified property insurance policies for a roof that  
23          is limited to a certain value; providing that a stated  
24          value sublimit of coverage may not be applied to a  
25          roof in certain circumstances; providing an effective

26 | date.

27 |

28 | Be It Enacted by the Legislature of the State of Florida:

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30 | **Section 1. Paragraphs (f), (g), and (h) are added to**  
 31 | **subsection (6) of section 627.7011, Florida Statutes, to read:**

32 | 627.7011 Homeowners' policies; offer of replacement cost  
 33 | coverage and law and ordinance coverage.—

34 | (6) This section does not:

35 | (f) Prohibit an insurer, notwithstanding paragraph (1)(a),  
 36 | from providing limited coverage on a personal lines residential  
 37 | property insurance policy by including a roof covering  
 38 | reimbursement schedule. If included in the policy, a roof  
 39 | covering reimbursement schedule must do all of the following:

40 | 1. Provide reimbursement for repair, replacement, and  
 41 | installation based on the annual age of a roof covering.

42 | 2. Provide full replacement coverage for any roof covering  
 43 | less than 10 years old.

44 | 3. Unless otherwise demonstrated to the office to be  
 45 | actuarially justified, provide for reimbursement amounts of no  
 46 | less than:

47 | a. Seventy percent for a metal roof type.

48 | b. Forty percent for a concrete tile and clay tile roof  
 49 | type.

50 | c. Forty percent for a wood shake and wood shingle roof

51 type.

52 d. Twenty-five percent for all other roof types.

53 4. Include at the top of the schedule, in bold type no  
 54 smaller than 12 points, the following statement:

55  
 56 PLEASE DISCUSS WITH YOUR INSURANCE AGENT. YOU ARE ELECTING  
 57 TO PURCHASE COVERAGE ON YOUR ROOF ACCORDING TO A ROOF  
 58 COVERING REIMBURSEMENT SCHEDULE. IF YOUR ROOF IS  
 59 DAMAGED BY A COVERED PERIL, YOU WILL RECEIVE A PAYMENT  
 60 AMOUNT FOR YOUR ROOF ACCORDING TO THE SCHEDULE BELOW.  
 61 BE ADVISED THAT THIS MAY RESULT IN YOU HAVING TO PAY  
 62 SIGNIFICANT COSTS TO REPAIR OR REPLACE YOUR ROOF.  
 63 PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

64  
 65 5. Allow for actuarially sound methods of s. 627.062 to  
 66 apply.

67 6. Be approved by the office.

68 7. Be provided to the insured with the policy documents at  
 69 issuance and renewal.

70  
 71 A roof covering reimbursement schedule may not be applied to a  
 72 roof if there is a total loss to a primary structure in  
 73 accordance with the valued policy law under s. 627.702 which is  
 74 caused by a covered peril.

75 (g) Prohibit an insurer that provides roof reimbursement

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76 on the basis of a roof covering reimbursement schedule from also  
77 offering roof reimbursement on the basis of replacement costs.

78 (h) Prohibit an insurer, notwithstanding paragraph (1) (a),  
79 from providing coverage on a personal lines residential property  
80 insurance policy by limiting coverage for a roof to a stated  
81 value sublimit of coverage. A stated value sublimit of coverage  
82 may not be applied to a roof if there is a total loss to the  
83 primary structure in accordance with the valued policy law under  
84 s. 627.702 which is caused by a covered peril.

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