

By Senator Bracy Davis

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1 A bill to be entitled
2 An act relating to homeowners' insurance policies;
3 amending s. 627.7011, F.S.; requiring insurers to
4 reimburse homeowners for the cost of a specified roof
5 inspection under certain circumstances; requiring
6 insurers to make certain notifications to homeowners
7 at a specified time; providing an effective date.
8

9 Be It Enacted by the Legislature of the State of Florida:
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11 Section 1. Paragraph (c) of subsection (5) of section
12 627.7011, Florida Statutes, is amended to read:

13 627.7011 Homeowners' policies; offer of replacement cost
14 coverage and law and ordinance coverage.—

15 (5)

16 (c) For a roof that is at least 15 years old, an insurer
17 must allow a homeowner to have a roof inspection performed by an
18 authorized inspector at the homeowner's expense before requiring
19 the replacement of the roof of a residential structure as a
20 condition of issuing or renewing a homeowner's insurance policy.
21 The insurer may not refuse to issue or refuse to renew a
22 homeowner's insurance policy solely because of roof age if,
23 during an inspection of the roof of the residential structure,
24 the performed by an authorized inspector performing the
25 inspection determines indicates that the roof has 5 years or
26 more of useful life remaining. If an authorized inspector makes
27 such a determination, the insurer must reimburse the homeowner
28 for the cost of the inspection in an amount not to exceed \$300.
29 An insurer must notify a homeowner of the right to have a roof

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inspection and of the insurer's obligation to reimburse the
homeowner as specified under this paragraph at the time of
issuing or renewing a homeowner's insurance policy.

Section 2. This act shall take effect July 1, 2026.