

FLORIDA HOUSE OF REPRESENTATIVES

BILL ANALYSIS

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BILL #: [CS/HB 645](#)

TITLE: Limited Agent Licenses

SPONSOR(S): Smith

COMPANION BILL: [CS/SB 772](#) (Burgess)

LINKED BILLS: None

RELATED BILLS: None

Committee References

[Insurance & Banking](#)

16 Y, 0 N

[Commerce](#)

25 Y, 0 N, As CS

SUMMARY

Effect of the Bill:

The bill expands the scope of limited agent licenses to include eyewear insurance, explicitly covering both smart glasses and non-electronic eyewear. The bill also extends claims processing exemptions specifically for portable electronic device insurance claims to eyewear insurance claims.

Fiscal or Economic Impact:

The bill may have an indeterminate fiscal impact on the state and private sector.

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ANALYSIS

EFFECT OF THE BILL:

The bill expands the scope of practice for [portable electronics insurance limited agent licenses](#) by allowing such [limited agent licensees](#) to sell [eyewear insurance](#). Licensees may sell coverage for portable electronics and eyewear insurance, but are not required to sell both coverages. (Section [1](#))

The bill defines “eyewear” to include “[smart glasses](#)” and “nonelectronic eyewear.” The bill also defines “nonelectronic eyewear” to encompass “prescription and nonprescription eyeglasses and sunglasses.” Additionally, the bill updates the definition of “[portable electronics](#)” to include devices powered by energy sources other than batteries, and include devices capable of health and activity monitoring and navigation.¹ (Section [1](#))

The bill includes limited agent license applicants for eyewear insurance in the current examination exemption for limited agent applicants. The bill also includes such applicants in the current knowledge, experience, and instruction exemption for limited agent applicants. As such, applicants for limited agent licenses for eyewear insurance will not have to pass an exam or have prior knowledge, experience, or instruction as a condition for licensure. (Sections [2](#) and [3](#))

The bill expands [claims processing exemptions](#) for portable electronic device insurance claims to also include eyewear insurance claims. (Section [4](#))

The bill provides an effective date of July 1, 2026. (Section [5](#))

¹ The bill defines “portable electronics” as equipment that is personal, self-contained, and easily carried by an individual; has electrical, digital, magnetic, wireless, electromagnetic, or similar capabilities; and operates using batteries, rechargeable power sources, or other energy sources. The term includes equipment used for communication, data processing, viewing, listening, recording, gaming, computing, navigation, household, health or activity monitoring, or similar uses and may also incorporate features responsive to user input or environmental conditions.

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FISCAL OR ECONOMIC IMPACT:**STATE GOVERNMENT:**

There may be an indeterminate fiscal impact on the Department of Financial Services associated with the administration and regulation of limited agent licenses for eyewear insurance.

PRIVATE SECTOR:

The bill may have an indeterminate impact on the insurance marketplace by authorizing the offering of a new insurance product recognized under state law.

RELEVANT INFORMATION**SUBJECT OVERVIEW:**[Limited Agent Licenses](#)

Limited agent licenses are insurance licenses that allow an individual or business to sell, solicit, or service only specific, limited classes of insurance, rather than the full range of insurance products.² The Department of Financial Services currently issues limited agent licenses for the following insurance types:³

- motor vehicle physical damage and mechanical breakdown;
- industrial fire or burglary;
- travel;
- motor vehicle rental;
- credit;
- crop hail and multiple-peril crop;
- in-transit and storage personal property;
- portable electronics; and
- preneed funeral agreement.

Applicants for limited agent licenses for portable electronics insurance, travel, motor vehicle rental, credit, or in-transit and storage of personal property are not required to pass a written examination as a condition of licensure.⁴ Additionally, applicants for these limited agent insurance licenses are not subject to knowledge, experience, or instructional requirements as a condition of licensure.⁵ Portable electronic insurance limited agent licensees are also exempt from fingerprinting requirements.⁶

[Definition of Portable Electronic Devices](#)

“Portable electronics” are defined as personal, self-contained, easily transportable, battery-operated electronic devices used for communication, viewing, listening, recording, gaming, computing or global positioning. The term includes, but is not limited to, cellular or satellite phones, pagers, personal global positioning units, portable computers, portable audio -listening devices, video-viewing or recording equipment, digital cameras, video camcorders, portable gaming systems, docking stations, automatic answering devices, and other similar devices with their accessories and service related to the use of such devices.⁷

²[S. 626.321\(1\), F.S.](#)

³[S. 626.321, F.S.](#)

⁴[S. 626.221\(2\)\(b\), F.S.](#)

⁵[S. 626.732\(7\), F.S.](#)

⁶*Id.*

⁷[S. 626.321\(1\)\(h\), F.S.](#)

Portable Electronics Insurance Limited Agent Licenses

Portable electronics insurance limited agent licenses authorize the sale, solicitation, and servicing of property or inland marine insurance that specifically provides coverage for the loss, theft, mechanical failure, malfunction or damage of portable electronic devices.⁸

Licensure may only be issued to employees or authorized representatives of licensed general lines agents,⁹ or the lead business location of a retail vendor who sells portable electronics insurance and has a contract with a general lines agent.¹⁰

Employees and authorized representatives of licensed vendors may sell or offer portable electronics insurance without obtaining individual insurance agent licenses, provided that sales occur at licensed locations or properly appointed branch locations.¹¹

Sales must be directly supervised by the issuing insurer or by a general lines agent appointed by the insurer. Additionally, the issuing insurer or appointed general lines agent must provide oversight of the training program for individuals engaged in soliciting insurance products.¹²

Individuals who are not licensed may not receive commissions based on insurance products sales. However, licensees may incorporate incidental compensations for insurance product sales into a broader employee compensation structure that also includes salary or wages and compensation for noninsurance product sales.¹³

At each point of sale, the licensee is required to make written consumer disclosures available to all prospective clients, which may also describe related service warranties or incidental benefits.¹⁴ Written, mandatory disclosures to consumers must:¹⁵

- notify that coverage may duplicate insurance under homeowners, renters, or other policies;
- clarify that insurance coverage is not a condition of purchasing or leasing a portable electronic or related service;
- summarize policy terms, including the insurer, deductibles, key coverage benefits and trigger;
- provide an outline of the claims process, including any requirements or associated fees; and
- provide a statement of the consumer's right to cancel coverage at any time with a refund of unearned premium.¹⁶

Licensees are authorized to bill and collect premiums. When insurance coverage is included with the purchase or lease of portable electronic devices, the licensee must clearly disclose that coverage is included and separately disclose the stand-alone premium cost. When coverage is optional, the premium must be separately itemized at sale. Collected premiums must be tracked, remitted to the insurer or supervising entity within 60 days, and treated as trust funded held for the insurer. Licensees may be compensated for billing and collection activities.¹⁷

⁸*Id.*

⁹ "General lines agent" means an agent authorized to transact any one or more of the following insurances: property, casualty, surety, health, or marine. See [S. 626.311\(7\), F.S.](#) They also may sell portable electronics insurance at licensed agency locations without a separate license. [S. 626.321\(1\)\(h\), F.S.](#)

¹⁰[S. 626.321\(1\)\(h\), F.S.](#)

¹¹ "Branch location" means any physical location in Florida at which a licensee offers its products or services for sale. A location may be authorized to transact insurance under the associated lead business location licensee. A portable electronics insurance limited agent license is required if the location is not otherwise licensed to transact insurance. [S. 626.321\(1\)\(h\), F.S.](#)

¹²[S. 626.321\(1\)\(h\), F.S.](#)

¹³*Id.*

¹⁴*Id.*

¹⁵*Id.*

¹⁶ Policy terms provide the framework for coverage modification or termination. Required notices and correspondences can be delivered electronically if proof of transmission is maintained and customers are informed that providing an email address constitutes consent to electronic delivery. [S. 626.321\(1\)\(h\), F.S.](#)

¹⁷[S. 626.321\(1\)\(h\), F.S.](#)

Portable Electronics Insurance Claims Processing Exemptions

Generally, individuals need a license to handle insurance claims. However, individuals processing portable electronics insurance claims do not need an individual license if they only collect or enter claims information, work for a licensed insurance business, or are supervised by a licensed insurance adjuster¹⁸ or agent. No more than 25 unlicensed individuals can be supervised by any one licensed adjuster or agent.¹⁹ A Canadian resident cannot obtain a Florida nonresident adjuster license to handle portable electronics claims unless they have already obtained an adjuster's license in another U.S. state.²⁰

Unlicensed individuals can use an automated claims adjudication system²¹ for portable electronic claims, given that system is only used by licensed or supervised individuals, compliant with all Florida insurance code claim payment requirements, and certified as compliant by a licensed adjuster who is an officer of the business entity.²²

Eyewear Insurance vs. Current Insurance Marketplace Options

There is currently no statutory or regulatory framework establishing "eyewear insurance" as a licensed insurance product in Florida.²³ Products marketed as such are limited warranties or protection plans provided by the retailer or manufacturer to cover defects or accidental damage under contract terms.²⁴ As such, products do not have the regulatory status, obligations, or consumer protections of true insurance products.

Vision insurance is designed to cover routine eye care exams and corrective eyewear.²⁵ While coverage can vary by plan, most plans include coverage for routine eye exams, allowances for eyeglass frames and/or prescription lenses every 1-2 years, and allowances for contact lenses. Vision insurance typically excludes eligibility for non-prescriptive eyeglasses, contact lenses, sunglasses, and reading glasses.²⁶

Smart Glasses

Early research in wearable computing and optics took place in the early 1990s, with researchers developing head-mounted devices that are largely credited to be the foundational work for smart glasses. The first widely recognized smart glasses were released in 2013 as wearable tech with a heads-up display, voice control, and camera.²⁷

The following years have led to the development of prescriptive and nonprescriptive eyewear that can enable augmented reality overlays, calls, video conferencing, and sending/receiving messages through microphones, speakers, and Bluetooth or Wi-fi, photo and video capture through high resolution cameras, real-time digital streaming, voice recognition controls, and AI assistance, among other features.²⁸

¹⁸ "Adjuster" means a public adjuster defined in [S. 626.854, F.S.](#) or an all-lines adjuster as defined in [S. 626.8548, F.S.](#) [S. 626.015\(2\), F.S.](#)

¹⁹ [S. 626.8685\(1\), F.S.](#)

²⁰ [S. 626.8685\(2\), F.S.](#)

²¹ "Automated claims adjudication system" means a preprogrammed computer system designed to fully, electronically resolve claims. See [S. 626.8685\(1\), F.S.](#)

²² [S. 626.8685\(1\), F.S.](#)

²³ See [Ch. 626, F.S.](#)

²⁴ See [Ch. 501, F.S.](#)

²⁵ Dawson, C., *Medical Insurance vs. Vision Insurance*, St. Lucie Eye, (September 25, 2024),

<https://www.stlucieeye.com/medical-insurance-vs-vision-insurance/> (last visited January 7, 2026).

²⁶ Peralta, S., *Vision Insurance: A guide to plans, costs, and benefits*. All About Vision, (September 9, 2025),

<https://www.allaboutvision.com/vision-insurance/coverage-benefits/what-is-vision-insurance> (last visited January 7, 2026).

²⁷ Kelley, S., *The Future of Wearables: What Are Smart Glasses?* All About Vision, (November 11, 2025),

<https://www.allaboutvision.com/eyewear/specialty/smart-glasses/> (last visited January 7, 2026).

²⁸ Sotech, *What Do Smart Glasses Actually Do?* (August 14, 2025), <https://www.sotech-vision.com/What-Do-Smart-Glasses-Actually-Do-id49482696.html>? (last visited January 7, 2026).

BILL HISTORY

COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
Insurance & Banking Subcommittee	16 Y, 0 N	1/14/2026	Brackett	Veigle
Commerce Committee	25 Y, 0 N, As CS	1/27/2026	Hamon	Veigle

THE CHANGES ADOPTED BY THE COMMITTEE:

- Broadens the definition of “portable electronics” to include devices powered by energy sources other than batteries, and include devices capable of health and activity monitoring and navigation.
- Clarifies that portable electronic or eyewear insurance licensees may sell coverage for portable electronics and eyewear insurance, but are not required to sell both coverages.

THIS BILL ANALYSIS HAS BEEN UPDATED TO INCORPORATE ALL OF THE CHANGES DESCRIBED ABOVE.