

By Senator Simon

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A bill to be entitled
An act relating to roofing requirements for property insurance; amending s. 627.7011, F.S.; revising the definition of the term "authorized inspector" to include certain roof consultants and roof observers; prohibiting an insurer from refusing to issue or renew a property insurance policy, rather than a homeowner's policy, insuring a residential structure that has a roof less than a specified age solely because of the roof's age; requiring the insurer to differentiate between low-slope and steep-slope roofs in its offer for coverage under certain circumstances; requiring the insurer to allow a property owner to have a roof inspection performed on a steep-slope roof by an authorized inspector before requiring that the roof be replaced; prohibiting an insurer from refusing to issue or renew a property insurance policy under certain circumstances; revising applicability; providing an effective date.

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

Section 1. Subsection (5) and paragraph (a) of subsection (6) of section 627.7011, Florida Statutes, are amended to read:
627.7011 Homeowners' policies; property insurance policies; offer of replacement cost coverage and law and ordinance coverage.—

(5)(a) As used in this subsection, the term "authorized inspector" means an inspector who is approved by the insurer and

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who is:

1. A home inspector licensed under s. 468.8314;
2. A building code inspector certified under s. 468.607;
3. A general, building, or residential contractor licensed under s. 489.111 or a roofing contractor;
4. A professional engineer licensed under s. 471.015;
5. A professional architect licensed under s. 481.213; ~~or~~
6. A Registered Roof Consultant certified by the International Institute of Building Enclosure Consultants;
7. A Registered Roof Observer certified by the International Institute of Building Enclosure Consultants; or
8. ~~6.~~ Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a general inspection of a residential structure insured with a homeowner's insurance policy.

(b) An insurer may not refuse to issue or refuse to renew a property insurance ~~homeowner's~~ policy insuring a residential structure with a roof that is less than 15 years old solely because of the age of the roof.

(c) 1. For a roof that is at least 15 years old, an insurer must differentiate between a low-slope roof with a 2-inch pitch or less and a steep-slope roof with a pitch of more than 2 inches in its offer for coverage under a policy.

2. Before requiring the replacement of a steep-slope roof as a condition of issuing or renewing a property insurance policy, the insurer must allow a property owner ~~homeowner~~ to have a roof inspection performed by an authorized inspector at the property owner's ~~homeowner's~~ expense ~~before requiring the replacement of the roof of a residential structure as a~~

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~~condition of issuing or renewing a homeowner's insurance policy.~~

3. If the roof is a steep-slope roof, the insurer may not refuse to issue or refuse to renew a property ~~homeowner's~~ insurance policy solely because of roof age if ~~an inspection of the roof of the residential structure performed by~~ an authorized inspector indicates that the roof has 5 years or more of useful life remaining.

4. If the roof is a low-slope roof, the insurer may not refuse to issue or refuse to renew a property insurance policy solely because of roof age if an authorized inspector determines that the roof may be restored by having a roof coating system applied which will result in the roof having 5 years or more of useful life remaining.

(d) For purposes of this subsection, a roof's age shall be calculated using the last date on which 100 percent of the roof's surface area was built or replaced in accordance with the building code in effect at that time or the initial date of a partial roof replacement when subsequent partial roof builds or replacements were completed that resulted in 100 percent of the roof's surface area being built or replaced.

(e) This subsection applies to property ~~homeowners'~~ insurance policies issued or renewed on or after July 1, 2026 ~~2022~~.

(6) This section does not:

(a) Except as provided in subsection (5), apply to policies not considered to be "homeowners' policies," as that term is commonly understood in the insurance industry.

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