

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

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

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23       **Section 1. Subsection (5) and paragraph (a) of subsection**  
24       **(6) of section 627.7011, Florida Statutes, are amended to read:**

25       627.7011 Homeowners' policies; property insurance

26 policies; offer of replacement cost coverage and law and  
27 ordinance coverage.—

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

- 31 1. A home inspector licensed under s. 468.8314;
- 32 2. A building code inspector certified under s. 468.607;
- 33 3. A general, building, or residential contractor licensed  
34 under s. 489.111 or a roofing contractor;
- 35 4. A professional engineer licensed under s. 471.015;
- 36 5. A professional architect licensed under s. 481.213; ~~or~~
- 37 6. A Registered Roof Consultant certified by the  
38 International Institute of Building Enclosure Consultants;
- 39 7. A Registered Roof Observer certified by the  
40 International Institute of Building Enclosure Consultants; or
- 41 8.6. Any other individual or entity recognized by the  
42 insurer as possessing the necessary qualifications to properly  
43 complete a general inspection of a residential structure insured  
44 with a homeowner's insurance policy.

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

49 (c)1. For a roof that is at least 15 years old, an insurer  
50 must differentiate between a low-slope roof with a 2-inch pitch

51 or less and a steep-slope roof with a pitch of more than 2  
52 inches in its offer for coverage under a policy.

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

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

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

72 (d) For purposes of this subsection, a roof's age shall be  
73 calculated using the last date on which 100 percent of the  
74 roof's surface area was built or replaced in accordance with the  
75 building code in effect at that time or the initial date of a

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76 partial roof replacement when subsequent partial roof builds or  
77 replacements were completed that resulted in 100 percent of the  
78 roof's surface area being built or replaced.

79 (e) This subsection applies to property ~~homeowners'~~  
80 insurance policies issued or renewed on or after July 1, 2026  
81 ~~2022~~.

82 (6) This section does not:

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

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