

Amendment No. 1

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	<u>    </u>	(Y/N)
ADOPTED AS AMENDED	<u>    </u>	(Y/N)
ADOPTED W/O OBJECTION	<u>    </u>	(Y/N)
FAILED TO ADOPT	<u>    </u>	(Y/N)
WITHDRAWN	<u>    </u>	(Y/N)
OTHER	<u>    </u>	

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1 Committee/Subcommittee hearing PCB: Insurance & Banking  
2 Subcommittee

3 Representative Broxson offered the following:

4  
5 **Amendment**

6 Remove lines 303-330 and insert:

7 to summarize, in simple, nontechnical terms, existing Florida  
8 law regarding the rights of a personal lines residential  
9 property insurance policyholder who files a claim of loss. The  
10 Claims Bill of Rights is specific to the claims process and does  
11 not represent all of a policyholder's rights under Florida law  
12 regarding the insurance policy. The Claims Bill of Rights does  
13 not create a civil cause of action by any individual  
14 policyholder of class of policyholders against an insurer or  
15 insurers and does not enlarge, modify, or contravene statutory  
16 requirements, including but not limited to,

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17 sections 626.854, 626.9541, 627.70131, 627.7015, and 627.7074.  
18 The Claims Bill of Rights shall not prohibit an insurer from  
19 exercising its right to repair damaged property in compliance  
20 with the terms of an applicable policy or ss. 627.7011(5)(e) and  
21 627.702(7). The Claims Bill of Rights shall state:

22  
23 HOMEOWNERS CLAIMS

24 BILL OF RIGHTS

25 This Bill of Rights is specific to the claims process and  
26 does not represent all of your rights under Florida law  
27 regarding your policy. There are also exceptions to the  
28 stated timelines when conditions are beyond your insurance  
29 company's control. This document does not create a civil  
30 cause of action by an individual policyholder or a class of  
31 policyholders against an insurer or insurers and does not  
32 prohibit an insurer from exercising its right to repair  
33 damaged property in compliance with the terms of an  
34 applicable policy.

35  
36 YOU HAVE THE RIGHT TO:

37 1. Receive from your insurance company an acknowledgment  
38 of your reported claim within 14 days after the time you  
39 communicated the claim.  
40