



622240

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
03/13/2014	.	
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The Committee on Appropriations (Bean) recommended the following:

Senate Amendment

Delete lines 409 - 436
and insert:
emergency by the Governor. The purpose of the bill of rights is to summarize, in simple, nontechnical terms, existing state law regarding the rights of a personal lines residential property insurance policyholder who files a claim of loss. The Claims Bill of Rights is specific to the claims process and does not represent all of a policyholder's rights under Florida law



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11 regarding the insurance policy. The Claims Bill of Rights does
12 not create a civil cause of action by an individual
13 policyholder, or a class of policyholders, against an insurer or
14 insurers and does not enlarge, modify, or contravene statutory
15 requirements, including, but not limited to, ss. 626.854,
16 626.9541, 627.70131, 627.7015, and 627.7074. The Claims Bill of
17 Rights does not prohibit an insurer from exercising its right to
18 repair damaged property in compliance with the terms of an
19 applicable policy or ss. 627.7011(5)(e) and 627.702(7). The
20 Claims Bill of Rights shall state:

21
22 HOMEOWNER CLAIMS

23 BILL OF RIGHTS

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

35
36 YOU HAVE THE RIGHT TO:

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