

1                                   A bill to be entitled  
 2           An act relating to renter insurance; creating s.  
 3           83.491, F.S.; requiring a residential lease agreement  
 4           to give a certain disclosures regarding renter  
 5           insurance; providing an effective date.

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

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 9           Section 1. Section 83.491, Florida Statutes, is created to  
 10   read:

11           83.491 Renters insurance.—In the lease agreement a  
 12   landlord shall give written notice to the tenant as to personal  
 13   liability and liability for the loss or damage to the tenant's  
 14   personal property. If a lease agreement governed by this part  
 15   requires the tenant to obtain renters insurance, the lease must  
 16   specify the coverage required. A lease agreement governed by  
 17   this part that does not require the tenant to obtain renters  
 18   insurance must contain a statement in substantially the  
 19   following form:

20  
 21           "Your landlord's insurance policy does not cover loss  
 22   or damage to your personal property nor does it cover  
 23   your personal liability. To cover potential loss or  
 24   damage to your personal property and your liability,  
 25   you are advised to contact a licensed insurance agent

PCS for HB 237

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26        or company about purchasing a renters insurance  
27        policy."

28        Section 2. This act shall take effect January 1, 2017, and  
29 shall apply to a lease agreement entered into on that day or  
30 thereafter.