

1 A bill to be entitled
 2 An act relating to delivery of insurance policies;
 3 amending s. 627.421, F.S.; authorizing an insurer to
 4 electronically transmit an insurance policy to the
 5 insured or other person entitled to receive the
 6 policy; providing construction for specified types of
 7 insurance policies delivered electronically; providing
 8 an exception to electronic transmission for specified
 9 policies; providing requirements for electronic
 10 transmission of a policy; requiring that a paper copy
 11 of the policy be provided upon request of the insured
 12 or other person entitled to receive the policy;
 13 providing an effective date.

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

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 17 Section 1. Subsection (1) of section 627.421, Florida
 18 Statutes, is amended to read:

19 627.421 Delivery of policy.—

20 (1) Subject to the insurer's requirement as to payment of
 21 premium, every policy shall be mailed, ~~or~~ delivered, or
 22 electronically transmitted to the insured or to the person
 23 entitled thereto not later than 60 days after the effectuation
 24 of coverage. Electronic transmission of a policy for commercial
 25 risks including, but not limited to, workers' compensation and
 26 employers liability, commercial automobile liability, commercial
 27 automobile physical damage, commercial lines residential
 28 property, commercial nonresidential property, farm owners

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29 insurance, and the types of commercial lines risks set forth in
30 s. 627.062(3)(d) shall constitute delivery to the insured or to
31 the person entitled to delivery, unless the insured or the
32 person entitled to delivery communicates to the insurer in
33 writing or electronically that he or she does not agree to
34 delivery by electronic means. Electronic transmission shall
35 include a notice to the insured or to the person entitled to
36 delivery of a policy of his or her right to receive the policy
37 via U.S. mail, rather than via electronic transmission. A paper
38 copy of the policy shall be provided to the insured or to the
39 person entitled to delivery at his or her request.

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Section 2. This act shall take effect July 1, 2013.