

1 A bill to be entitled
 2 An act relating to renters insurance; creating s.
 3 83.491, F.S.; requiring a rental agreement entered
 4 into on or after a specified date to specify whether
 5 renters insurance is required; specifying provisions
 6 that must be included in the rental agreement if
 7 insurance is or is not required; providing that
 8 failure to include a certain notice in a rental
 9 agreement does not create a private cause of action or
 10 nullify any part of the rental agreement; providing an
 11 effective date.

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 13 Be It Enacted by the Legislature of the State of Florida:
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15 Section 1. Section 83.491, Florida Statutes, is created to
 16 read:

17 83.491 Renters insurance.—A rental agreement entered into
 18 on or after January 1, 2019, must specify whether a tenant is
 19 required to obtain renters insurance and must provide a line in
 20 the agreement for the tenant's initials immediately following
 21 that provision.

22 (1) If renters insurance is required, the rental agreement
 23 must specify the coverage required.

24 (2) If renters insurance is not required, the rental
 25 agreement must provide a statement in substantially the

HB 467

2018

26 | following form: "The tenant is not required to obtain renters
27 | insurance; however, the tenant is strongly advised to obtain
28 | renters insurance to cover damage to or loss of personal
29 | property."

30 | (3) A failure to provide the notice in subsection (2) does
31 | not create a private cause of action and does not nullify any
32 | part of the rental agreement under this part.

33 | Section 2. This act shall take effect July 1, 2018.