

## General Lines 27<sup>th</sup> Edition Updates and Revisions

1. Certificate of Authority
  - a. **Action Taken**- 196 reference to Department of Insurance changed to Office of Insurance Regulation. Also added information concerning Certificate of Authority under the new section on Surplus Lines.
  - b. **Date Revised**-7-22-17
  - c. **Where**-17.1 and 17.5
2. Unfair claims settlement practices
  - a. **Action taken**-Added text to 2.6 concerning 626.9541(i)
  - b. **Date Revised**-7-22-17.
  - c. **Where**-2.6 Loss Settlement Valuations
3. New CFO logo
  - a. **Action taken**-New CFO logo sent from DFS to include in both manuals.
  - b. **Date Revised**-7-23-17
  - c. **Where**-Memorandum page of manual
4. Memorandum
  - a. **Action taken**-Update date on memo.
  - b. **Date Revised**-7-23-17
  - c. **Where**-Memorandum page of manual
5. First Dollar Insurance
  - a. **Action taken**-updated the Health unit referencing first dollar
  - b. **Date revised**-7-23-17
  - c. **Where**-Added 15.3 Health Unit. The first paragraph should now read: "Following are the major forms of health insurance policies. The basic forms of health insurance or medical expense insurance is called "first dollar insurance" because, unlike major medical insurance, the benefits are provided up front without a deductible having to be satisfied." (The remaining portion of the paragraph stays the same.)
6. Health Coinsurance
  - a. **Action taken**-clarified that the insured would be responsible for 20% if 80% covered by insured.
  - b. **Date revised**-7-23-17
  - c. **Where**-15.9 Major Medical Insurance
7. Homeowners Section II Exclusions
  - a. **Action taken**-deleted the word "premise" after residence due to change in ISO HO policy.
  - b. **Date revised**-7-23-17
  - c. **Where**-4.3 Section II Liability Insurance
8. Commercial Property Nonrenewal
  - a. **Action taken**-revised the section referencing nonrenewal changing the 100 day notice to 120 and eliminating the sentence in the same paragraph referring to commercial residential having the same coverage with same company for 5 years must give 120 notice.
  - b. **Date revised**-7-23-17
  - c. **Where**-6.2 The Commercial Property Contract

9. Florida Statute 627.4133 Notice of cancellation, nonrenewal, or renewal premium
  - a. **Action taken**-Replaced 627.4133 with 2016 version.
  - b. **Date revised**-7-24-2017
  - c. **Where**-Unit 17 627.4133
10. Florida Statute 626.748 Agent's Records
  - a. **Action taken**-Replaced 626.748 with 2016 version
  - b. **Date revised** -7-24-17
  - c. **Where**-Unit 17 626.748
11. Florida Statute 627.409 Representation in applications;warranties
  - a. **Action taken**-Added 627.409 to statutes unit per ERW
  - b. **Date revised**-7-24-17
  - c. **Where**-Unit 17 after 626.4025 Residential Coverage (this statute is new also, see below)
12. Florida Statute 627.827 Premium Finance Agreement
  - a. **Action taken**-Added 627.827 per ERW
  - b. **Date**- 7-24-2017
  - c. **Where**-Unit 17 after 627.706 Sinkhole Insurance
13. Hurricane Deductible
  - a. **Action taken**-Corrected a reference to 626.701. Should be 627.701 and added more wording to include reference to calendar year.
  - b. **Date**- 7-24-2017
  - c. **Where**-Unit 4 Homeowners Section 4.4 Second paragraph starting with "The Declarations.....". Revised the sentence starting "The hurricane deductible.." to read, "The hurricane deductible amount applies on an annual basis, rather than per occurrence, to all covered hurricane losses that occur during the calendar year."
14. Major Medical Insurance
  - a. **Action taken**-Clarifying when major medical insurance starts providing coverage.
  - b. **Date**-7-24-2017
  - c. **Where**-Unit 15.9 Major Medical Insurance, first paragraph, first sentence should now read, "Major medical insurance coverage is intended to afford protection against catastrophic losses and usually begins to provide benefits after a deductible has been satisfied."
15. Administrative Rule 69B-150.013 Identity of Insurer
  - a. **Action taken**-Added 69B-150.013 to the Administrative section of the manual per ERW.
  - b. **Date**-7-24-17
  - c. **Where**-Unit 17 Florida Administrative Rules.
16. Florida Statute 627.4025 Residential coverage and hurricane coverage defined.
  - a. **Action taken**-Added 627.4025 per ERW.
  - b. **Date**-7-24-2017
  - c. **Where**-Unit 17 after 626.9744 Claim settlement practices relating...
17. Florida Statute 627.714 Residential condominium unit owner coverage; ....
  - a. **Action taken**-Added 627.714 per ERW
  - b. **Date**-7-24-2017
  - c. **Where**-Unit 17 after 627.712 Residential windstorm coverage required
18. Florida Statute 627.712 Residential windstorm coverage required.

- a. **Action taken-** Added 627.712 per ERW
  - b. **Date-**7-24-2017
  - c. **Where-**Unit 17 after 627.706 Sinkhole insurance;
- 19. Florida Statute 627.7015 Alternate procedure for resolution of disputed property.....
  - a. **Action taken-** Added 627.7015 per ERW
  - b. **Date-** 7-24-2017
  - c. **Where-** Unit 17 after 627.701
- 20. Florida Statute 627.744 Required preinsurance inspection of private passenger.....
  - a. **Action taken-** Added 627.744 per ERW
  - b. **Date-** 7-24-2017
  - c. **Where-** Unit 17 after 627.714 (new addition also)
- 21. Homeowners Section II Liability Exclusion
  - a. **Action taken-**Revised the exclusion dealing with watercraft over 25 HP
  - b. **Date-**7-26-2017
  - c. **Where-**Unit 4, Section 4.3, 4<sup>th</sup> paragraph under Exclusions.
- 22. Businessowners Policy (ISO)
  - a. **Action taken-**Revised the Business Owners section to adhere to the 2006 ISO form
  - b. **Date-**7-26-2017
  - c. **Where-**Unit 8, 8.3. Add to the list for areas of eligibility for BP.
- 23. Businessowners Policy (ISO)
  - a. **Action taken-**updated Additional Coverages per ISO 2006 BOP for Fire Department.
  - b. **Date-**7-26-17
  - c. **Where-**Unit 8, 8.3 changed Fire Department charge from \$1,000 to \$2,500
- 24. Businessowners Policy (ISO)
  - a. **Action taken-**updated Additional Coverages per ISO 2006 BOP for Debris Removal
  - b. **Date-**7-26-17
  - c. **Where-**Unit 8, 8.3 add to Debris Removal, "Expenses are paid only if they are reported to the insurer in writing within 180 days of the date of the loss.
- 25. Businessowners Policy (ISO)
  - a. **Action taken-**updated Additional Coverages per ISO 2006 BOP for Pollutant Cleanup
  - b. **Date-**7-26-17
  - c. **Where-**Unit 8, 8.3 add to Pollutant Cleanup, "Expenses are paid only if they are reported to the insurer in writing within 180 days of the date of the loss.
- 26. Businessowners Policy (ISO)
  - a. **Action taken-**updated Additional Coverages per ISO 2006 BOP.
  - b. **Date-**7-26-17
  - c. **Where-**Unit 8, 8.3 add to Additional Coverages 13. Extra Expenses:covers additional costs an insured incurs to continue operations after a covered cause of loss.
- 27. Businessowners Policy (ISO)
  - a. **Action taken-**updated Additional Coverages per ISO 2006 BOP
  - b. **Date-**7-26-17
  - c. **Where-**Unit 8, 8.3 , add to Additional Coverages 14. Electronic Data: covers electronic data that has been destroyed or corrupted by a covered cause of loss.
- 28. Businessowners Policy (ISO)

- a. **Action taken**-updated Additional Coverages per ISO 2006 BOP
  - b. **Date**-7-26-17
  - c. **Where**-Unit 8, 8.3, add to Additional Coverages 15. Limited coverage for Fungi, wet rot, dry rot, and bacteria. Coverage limit is \$15,000 for all occurrences in a 12-month period.
29. Homeowners Bill of Rights
- a. **Action taken**-Added the Homeowners Bill of Rights
  - b. **Date**-7-26-17
  - c. **Where**-Unit 17 added a new unit 17.6 titled Homeowners Claims Bill of Rights
30. Homeowners Bill of Rights
- a. **Action taken**-Added the statute 627.7142 to Unit 17
  - b. **Date**-7-26-17
  - c. **Where**-Unit 17 added after 627.714
31. Deductibles for Major Medical Policies
- a. **Action taken**-Added information on deductibles to the major medical unit
  - b. **Date**-7-31-17
  - c. **Where**-15.9 Major Medical Insurance, third paragraph.
32. FS 626.371
- a. **Action taken**-added 626.371 to the manual
  - b. **Date**-8-4-17
  - c. **Where**-Unit 17 after 626.311
33. FS 626.9541
- a. **Action taken**-added text to the manual making the student aware of this statute
  - b. **Date**-8-4-17
  - c. **Where**- 3.13 Miscellaneous Florida Auto Laws under the heading Unfair Trade Practices.
34. Exam Content Outline-Florida General Lines Agent
- a. **Action taken**-Revised VI. Casualty Policy Provisions H. Additional (supplementary)payments changed to H. Supplementary payments
  - b. **Date**-8-10-17
  - c. **Where**-Florida General Lines Agent Exam Content Outline VI. Casualty Policy Provisions H. Supplementary payments
35. Exam Content Outline-Florida General Lines Agent
- a. **Action Taken**-Changed II. Florida Statutes, Rules and Regulations Pertinent to General Lines Insurance 13% to 15%
  - b. **Date**-8-10-17
  - c. **Where**-Florida General Lines Agent Exam Content Outline II. Florida Statutes, Rules and Regulations Pertinent to General Lines Lines Insurance 15%
36. Exam Content Outline-Florida General Lines Agent
- a. **Action Taken**-Deleted 7. Additional perils (HO-2,3,4,6)
  - b. **Date**-8-10-17
  - c. **Where**-Florida General Lines Agent Exam Content Outline II. Florida Statutes, Rules and Regulations Pertinent to General Lines Insurance A 7. Additional perils (HO-2,3,4,6). I renumbered the outline.
37. Exam Content Outline-Florida General Lines Agent
- a. **Action Taken**-Deleted G. 6 Responsibility for minors operating motor vehicles

- b. **Date**-8-10-17
  - c. **Where**-Florida General Lines Agent Exam Content Outline II. Florida Statutes, Rules and Regulations Pertinent to General Lines Insurance G. G Responsibility for minors operating motor vehicles. I renumbered.
38. Exam Content Outline-Florida General Lines Agent
- a. **Action taken**-Deleted 3. Unfair Trade Practices, 4. Notice of Claim, 5. Claim Forms under III. Florida Statute, Rules and Regulations Pertinent to Health Insurance
  - b. **Date**-8-10-17
  - c. **Where**-III. Florida Statutes, Rules and Regulations Pertinent to Health Insurance 3. Unfair Trade Practices, 4. Notice of Claim, 5. Claim Forms
39. Exam **Content Outline-Florida Personal Lines Agent**
- a. **Action taken**-Deleted 6. Responsibility for minors operating motor vehicles
  - b. **Date**-8-10-17
  - c. **Where**-II. Florida Statute, Rules and Regulations Pertinent to Personal Lines Insurance 2. Limits, 6. Responsibility for minors operating motor vehicles. I renumbered.