

# Legislation CS/CS/HB 939

## New Law Effective July 1, 2024

### 1) Additional Time to File a claim for condominium assessments:

#### 627.70132 Notice of property insurance claim

(4)(a) A notice of claim for loss assessment coverage under s. 627.714 may not occur later than 3 years after the date of loss and must be provided to the insurer the later of

1. Within 1 year after the date of loss;

2. Within 90 days after the date on which the condominium association or its governing board votes to levy an assessment resulting from a covered loss.

(b) For purposes of this subsection, the date of loss is the date of the covered loss event that created the need for an assessment.

### 2) New type required on notice of change in policy terms

#### 627.43141 Notice of change in policy terms

(2) A renewal policy may contain a change in policy terms. If such change occurs, the insurer shall give the named insured advance written notice summarizing the change, which may be enclosed in along with the written notice of renewal premium required under ss. 627.4133 and 627.728 or sent separately within the timeframe required under the Florida Insurance Code for the provision of a notice of nonrenewal to the named insured for that line of insurance. The insurer must also provide a sample copy of the notice to the named insured's insurance agent before or at the same time that notice is provided to the named insured. Such notice shall be entitled "Notice of Change in Policy Terms." Beginning January 1, 2025, the notice must be in bold type of not less than 14 points and must be included as a single page or consecutive pages, as necessary, within the written notice.

### 3) Ten day right of cancellation added to contracts for roof replacement or repair

#### 489.147 Prohibited property insurance practices; contract requirements.

(1) As used in this section, the term:

(b) "Residential property owner" means the person who holds the legal title to the residential real property that is subject of and directly impacted by the action of a governmental entity. The term does not include a governmental entity.

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**(6)(a) A residential property owner may cancel a contract to replace or repair a roof without penalty or obligation within 10 days after the execution of the contract or by the official start date, whichever comes first, if the contract was entered into based on events that are subject of a declaration of a state of emergency by the Governor. For the purposes of this subsection, the official start date is the date on which work that includes the installation of materials that will be included in the final work on the roof commences, a final permit has been issued, or a temporary repair to the roof covering or roof has been made in compliance with the Florida Building Code.**

**(b) A contractor executing a contract during a declaration of a state of emergency to replace or repair a roof of a residential property must include or add as an attachment to the contract the following language, in bold type of not less than 18 points, immediately before the space reserved for the signature of the residential property owner: "You, the residential property owner, may cancel this contract without penalty or obligation within 10 days after the execution of the contract or by the official start date, whichever comes first, because this contract was entered into during a state of emergency by the Governor. The official start date is the date on which work that includes the installation of materials that will be included in the final work on the roof commences, a final permit has been issued, or a temporary repair to the roof covering or roof system has been made in compliance with the Florida Building Code."**

**(c) The residential property owner must send the notice of cancellation by certified mail, return receipt requested, or other form of mailing that provides proof thereof, at the address specified in the contract.**