

1                   A bill to be entitled  
2           An act relating to actions against contractors without  
3           required insurance coverage; creating s. 768.0426,  
4           F.S.; providing that a contractor who fails to carry  
5           required insurance may be personally liable for  
6           damages that would have been covered by such  
7           insurance; providing an effective date.  
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9   Be It Enacted by the Legislature of the State of Florida:  
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11           Section 1. Section 768.0426, Florida Statutes, is created  
12   to read:

13           768.0426 Damages in actions against contractors without  
14   required insurance coverage.—A contractor required to carry  
15   public liability insurance and property damage insurance under  
16   s. 489.115 who fails to carry such insurance, or who knowingly  
17   carries a policy that excludes such required coverage, shall,  
18   notwithstanding the organizational form of the contractor's  
19   business, be personally liable for damages to a consumer that  
20   otherwise would have been covered under such a required policy.

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