

Form Filing Checklist

Personal Umbrella, Personal Inland Marine & Boatowners Forms

To help facilitate and expedite the review and approval of personal umbrella, personal inland marine and boatowners form filings, the Florida Office of Insurance Regulation (OIR) provides this checklist as a resource. This checklist includes statutes, rules, and bulletins that apply to personal umbrella, personal inland marine and boatowners forms **but may not contain all of the requirements for such a form filing**. Please refer to the cited statutes and rules for instructions and guidance.

Companies can complete this checklist and upload this document when making a personal umbrella, personal inland marine or boatowners form filing.

STATUTE / RULE	TOPIC	COMMENTS	Yes	N/A	Form #	Page #
626.752(1)(b) & (3)(b),(c),(d)	Applications	If applicable, exchange of business requirements must be followed				
627.4085(1)		Must prominently display the name of the insuring entity on the first page				
		Must prominently display the name of the insuring entity on the first page (typed, printed, stamped, or legibly handwritten)				
627.409 69O-167.005		Statements made by insureds in applications are representations, not warranties; warranties by insureds are not allowed				
627.410(1)		Application must be filed if to be made a part of the policy/contract of insurance				
817.234(1)(b)		All application forms must contain the fraud statement				
627.421(1)		Insurer may allow insured to affirmatively elect delivery of the policy documents by electronic means; electronic transmission shall include notice to insured of their right to receive the policy via mail rather than via electronic transmission, and a paper copy of the policy shall be provided at insured's request				
627.4205	Binders	Coverage identification number required				

STATUTE / RULE	TOPIC	COMMENTS	Yes	N/A	Form #	Page #
627.420	Binder Cancellation	5 days' notice required				
627.4133(1)(b)	Cancellation	At least 45 days' advance written notice required before effective date of cancellation for policies in force more than 60 days, if cancelled for other than nonpayment (some exceptions apply - see statute)				
627.4133(1)(b)1.		At least 10 days' advance written notice required for cancellation for nonpayment of premium				
		Must permit a curing opportunity for a dishonored check representing the initial premium payment; earlier of 5 days after actual notice by certified mail is received by the applicant or 15 days after notice is sent to the applicant by certified or registered mail				
627.4133(1)(b)2.		Advance written notice of at least 20 days must be given during the first 60 days policy is in force, if cancelled for other than nonpayment (some exceptions apply - see statute)				
627.4133(1)(b)2.		Limited reasons for cancellation after the policy is in effect for 60 days				
69O-167.001(1)		Refund of unearned premium must be sent within 15 working days after the effective date of cancellation (and this should be stated in the Cancellation Notice and/or in the policy's cancellation provision)				
69O-170.010(1) & (3)		The inclusion of fully earned premium provisions in insurance contracts or endorsements is prohibited (see rule for exceptions)				
627.4133(1)(b) & 627.4091	Cancellation Notice	Must include reason(s) for cancellation				
627.413	Contents of Policies	Every policy shall specify: the names of the parties to the contract; the subject of the insurance; risks (perils) insured against; effective date and time; the premium; conditions; and form numbers and edition dates of all endorsements attached to the policy				
624.425	Declarations Page	Must be signed by Florida licensed agent				
627.4145	Flesch readability	Every policy (and any endorsement thereto) shall be readable as required (see statute for exceptions)				
627.413(4)	Form Number and Edition Date	Each form requires unique identifiers				
		Any form change requires identifier change				

STATUTE / RULE	TOPIC	COMMENTS	Yes	N/A	Form #	Page #
627.411(1)(g)	HIV/AIDS	May not be singled out as an exclusion				
627.4145(1)(f)	Index	For readability the policy shall contain an index (or table of contents) of the principal sections of the policy				
627.4133(1)(a)	Nonrenewal	At least 45 days' advance written notice required before effective date of nonrenewal for policies in force more than 60 days (some exceptions apply - see statute)				
627.4133(1)(a) & 627.4091	Nonrenewal Notice	Must include reason(s) for nonrenewal				
627.43141(2)	Notice of Change in Policy Terms	Required written notice if renewal contains a change in policy terms (only the template is subject to OIR review and approval - not the completed form)				
627.43141(2) 627.4143	Notice of Change in Policy Terms	Such notice shall be entitled "Notice of Change in Policy Terms"				
	Outline of Coverage	Not subject to OIR review or approval				
627.4131	Phone Number	Phone number and its purpose must be made available to present inquiries or obtain information about coverage and to provide assistance in resolving complaints				
627.4133(1)	Renewal Premium Notice (alternatively, these items may be addressed on the declarations page)	45 days' advance written notice to insured is required				
627.4133(7)(a)1.	Renewal Premium Notice (alternatively, these items may be addressed on the declarations page)	Dollar amounts recouped for assessments by Florida Hurricane Catastrophe Fund, Citizens Property Insurance Corporation, and Florida Insurance Guaranty Association must be specified				
627.4133(7)(a)2.		Dollar amount of any premium increase due to an approved rate increase must be specified				
627.4133(7)(a)2.		Total dollar amount due to coverage changes must be specified				