

Florida Auto Insurance Rules (Dummy Document)

Section 1: Minimum Coverage Requirements

All auto insurance policies issued in the state of Florida must provide a minimum of \$10,000 in Personal Injury Protection (PIP) coverage and \$10,000 in Property Damage Liability (PDL) coverage.

Section 2: Cancellation Notice Period

Insurers must provide at least 45 days' written notice prior to cancellation of an auto insurance policy, except in cases of non-payment of premium, where a minimum of 10 days' notice is required.

Section 3: Exclusions

Auto insurance policies may exclude coverage for intentional acts, racing activities, or use of the vehicle for commercial delivery unless explicitly endorsed.

Section 4: Policy Overrides

If a policy provision conflicts with these Florida Auto Insurance Rules, the provisions of this document shall prevail.

Disclaimer

This document is a dummy sample created for testing and demonstration purposes only and does not constitute legal or regulatory guidance.