

The Florida Automobile Insurance Toolkit provides comprehensive information on automobile insurance coverage, requirements, and claims processes essential for vehicle owners in Florida. It mandates that all drivers purchase two types of auto insurance: Personal Injury Protection (PIP) and Property Damage Liability (PD), each with minimum limits of \$10,000. PIP covers injuries from accidents regardless of fault, while PD addresses liability for damage to others' property. Additionally, drivers who have caused accidents or received specific citations must obtain Bodily Injury Liability (BI) coverage with minimum limits of \$10,000 per person and \$20,000 per accident. The Florida Financial Responsibility Law requires drivers to demonstrate financial responsibility for damages, with non-compliance risking the loss of driving privileges.

The toolkit elaborates on various coverage types, including BI, which protects against injuries or death to others for which the insured is legally liable, and PD, which covers damage to another's property. Uninsured/Underinsured Motorist (UM) coverage is optional and provides benefits if injured by an inadequately insured driver. PIP operates under a "No-Fault" system, necessitating claims to be filed with one's own insurer, although claims against the at-fault party can be pursued if certain injury thresholds are met. Standard PIP benefits encompass medical expenses, replacement services, lost wages, and a death benefit, with specific conditions regarding treatment timelines and emergency medical conditions. Optional Medical Payments coverage addresses medical expenses not covered by PIP, while Comprehensive and Collision coverages protect against non-collision-related damages and damages from vehicle collisions, respectively. Rental Reimbursement is also optional and covers rental costs under specific circumstances.

The policy outlines coverage options and requirements for automobile insurance, including specifics for rental vehicles, towing and labor, and special cases for financed and leased vehicles. Insured individuals typically must pay upfront for car rentals and submit receipts for reimbursement. Towing and labor coverage is optional and may have limits; frequent claims can negatively impact coverage and may lead to policy cancellation. For financed vehicles, comprehensive and collision coverage is

usually required, and the lender must be listed as a loss payee. Failure to maintain required coverage may result in the lender purchasing insurance on the insured's behalf, which may not provide adequate protection. Leased vehicles may have additional requirements specified in the lease agreement. Motorcycles require a separate policy, as they cannot be added to an auto policy, and PIP is not available for motorcycles. Florida law mandates helmet use for riders under 21 unless they have sufficient health insurance. College students and part-time residents must maintain PIP and PD insurance if their vehicle is in Florida for over 90 days within a year. Military personnel with vehicles garaged out of state must notify the Florida Department of Highway Safety and Motor Vehicles to avoid license suspension. Personal auto policies generally do not cover vehicles used for business purposes, necessitating a discussion with an agent for appropriate coverage.

When renting a vehicle, it is crucial to confirm whether personal auto coverage extends to the rental. Underwriting guidelines dictate how insurance companies assess applicants and determine premiums, with factors such as vehicle type, driving history, usage, territory, gender, age, and credit history influencing rates. Certain factors, including race and marital status, cannot affect the ability to purchase insurance. Discounts may be available for safe driving records, completion of driver education, or specific vehicle safety features. Providing accurate information is essential when shopping for insurance to avoid claim denials. After an accident, it is important to report the incident to law enforcement and the insurance company promptly. The claims process may involve negotiations, and it is advisable to have the insurance company inspect any damage before repairs begin. Policyholders should regularly review their coverage to ensure it meets their needs and to understand the claims process thoroughly.

The policy outlines the process for determining the value of a vehicle in the event of a loss, emphasizing that the insurance company should compare similar vehicles based on manufacturer, model year, body type, condition, options, and mileage within a reasonable distance from the insured's residence. The insurer may offer a replacement vehicle and must document its decision in

the claim file. An adjuster may inspect the vehicle before repairs, or the insured may be instructed to obtain an estimate. If additional damage is found during repairs, the repair shop must report it to the insurer, which is only liable for the Actual Cash Value (ACV) of the vehicle at the time of loss, defined as the replacement cost minus depreciation. Insured parties are advised to consider a "GAP" policy if their vehicle's loan exceeds its ACV.

Under Florida Statutes, the insurer must provide a notice of rights when a PIP claim is filed, detailing benefits, exclusions, limitations, and payment timelines. The insurer is required to pay the claim within 30 days of receiving proper notification, or interest may accrue on the unpaid amount. Policyholders have the right to choose their repair shop, although using a preferred shop may offer guarantees on repairs. If a vehicle is towed, the insurer must give 72 hours' notice before terminating storage payments. Repairs must use parts of equal quality to the originals, and aftermarket parts may be utilized. The policy also addresses Assignment of Benefits, stating that for policies issued or renewed after July 1, 2023, assignments for glass repair and calibration of Advanced Driver Assistance Systems are prohibited. In the case of not-at-fault accidents, the insured can file a claim against the at-fault party's insurance while also notifying their own insurer. If the at-fault party's insurer denies liability, the insured should inform their insurer to seek coverage. Florida operates under comparative negligence, meaning fault can be shared.

If there is a disagreement on damage amounts, either party can invoke the appraisal clause, where each selects an appraiser, and if they cannot agree, an umpire is chosen. Mediation is also available for claims under \$10,000 for bodily injury or any amount for property damage, serving as a non-binding alternative dispute resolution before pursuing legal action. When shopping for auto insurance, the policy provides a checklist for comparing coverage types, including minimum limits for Bodily Injury, Property Damage, Personal Injury Protection, and optional coverages like Uninsured/Underinsured Motorist and Medical Payments, along with common deductibles for Comprehensive and Collision coverage.