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Florida Lawmakers Pass Homeowners' Rights Bill With Credit Restriction

Insurers in Florida could not use credit information to deny a claim or cancel a policy under a bill now headed to the desk of Florida Gov. Rick Scott.

The Florida House voted unanimously for a bill that would also create a "homeowner claims bill of rights" that requires insurers to spell out to homeowners what they can expect when they file a claim.

The legislation (SB 708) is a top priority for Florida's Chief Financial Officer Jeff Atwater. He said he pushed the bill after getting thousands of calls from consumers confused about how to file a claim.

The credit provision would apply to any policy that has been in effect for more than 90 days. This provision came out of a dispute between regulators and one of Florida's largest insurance companies.

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