



From The Florida Office of Insurance Regulation

3-25-2020

This memo was communicated to all insurance carriers writing business in Florida.

REMOVING EXCLUSIONS FROM CERTAIN PERSONAL AUTO POLICIES

Restaurants and other businesses are offering delivery of goods and services as Florida strives to limit large gatherings. As a result, many insureds may be temporarily utilizing their personal automobile for purposes that might otherwise be considered commercial use. Insurers are encouraged to consider allowing such use for policy holders, provided that such use is limited to the duration of the Emergency Orders.

(Note from W3) - For business owners who must now provide goods and services through off premises delivery methods: Many insurance companies have already approved this OIR suggestion.

LENIENCY ON PREMIUM PAYMENTS

As part of the state's ongoing efforts to minimize the spread of COVID-19, the Centers for Disease Control and Prevention and the State of Florida have advised individuals to adopt far-reaching social distancing measures, such as working from home and avoiding gatherings of more than 10 people. This could cause workers in many industries to be displaced for a period of time. As a result, insurers are encouraged, when prudently possible, to be flexible with premium payments in order to avoid a lapse in coverage. Such flexibility can include:

1. Relaxing due dates
2. Extending grace or reinstatement periods
3. Waiving late fees and penalties
4. Allowing payment plans

Insurers are encouraged to only consider cancellation of policies if all possible efforts to work with consumers to continue coverage have been exhausted. Insurers should extensively and proactively message, to their consumers and agency partners, the avenues by which consumers and agents can communicate specific situations to insurers for purposes of allowing flexibility.

(Note from W3) – We have received correspondence from several insurance carriers, many of whom have adopted these practices.