

Charter 626, Section 626.9641, Florida Statutes, Policyholders' Bill of Rights.—

- (1) The principles expressed in the following statements shall serve as standards to be followed by the department, commission, and office in exercising their powers and duties, in exercising administrative discretion, in dispensing administrative interpretations of the law, and in adopting rules:
 - (a) Policyholders shall have the right to competitive pricing practices and marketing methods that enable them to determine the best value among comparable policies.
 - (b) Policyholders shall have the right to obtain comprehensive coverage.
 - (c) Policyholders shall have the right to insurance advertising and other selling approaches that provide accurate and balanced information on the benefits and limitations of a policy.
 - (d) Policyholders shall have a right to an insurance company that is financially stable.
 - (e) Policyholders shall have the right to be serviced by a competent, honest insurance agent or broker.
 - (f) Policyholders shall have the right to a readable policy.
 - (g) Policyholders shall have the right to an insurance company that provides an economic delivery of coverage and that tries to prevent losses.
 - (h) Policyholders shall have the right to a balanced and positive regulation by the department, commission, and office.
- (2) This section shall not be construed as creating a civil cause of action by any individual policyholder against any individual insurer.

History.—s. 9, ch. 76-260; s. 807, ch. 82-243; ss. 206, 207, ch. 90-363; s. 4, ch. 91-429; s. 1039, ch. 2003-261.