



It is your responsibility to ensure you have the most [current version](#) of this document.

Resident and Non-Resident Credit Insurance Agent

TYPE AND CLASS:

2-29 & 9-29 Credit Insurance Agent (Individual)

“**CREDIT INSURANCE**” is a limited lines license as a license covering credit life, credit disability, credit property, credit unemployment, involuntary unemployment, mortgage life, mortgage guaranty, mortgage disability, guaranteed automobile protection (GAP) insurance, and any other form of insurance offered in connection with an extension of credit which is limited to partially or wholly extinguishing a credit obligation that the department determines should be designated a form of limited line credit insurance.

STEPS TO OBTAIN 2-29 & 9-29 CREDIT INSURANCE AGENT (INDIVIDUAL):

Step 1 - You must:

- Be a natural person at least 18 years of age.
- Be a [United States citizen or legal alien](#) who possesses a work authorization from the United States Immigration and Naturalization Services.
- If applying for a resident license, be a resident of the state of Florida. If applying for a non-resident license, then you must not be a resident of the state of Florida.
- If applying for resident license and you have been licensed in another state within the last three years, provide a Letter of Clearance.
- Be an individual employed by one of the following:
 - A life or health insurer as an officer or other salaried or commissioned representative,
 - An individual employed by or associated with a lending or financial institution or creditor, and may authorize the sale of such insurance only with respect to borrowers or debtors of such lending or financing institution or creditor. However, only the individual credited with receiving the commission from the sale of such insurance shall be the licensed agent of the insurer.

Step 2 - Apply:

- Answer all of the questions and pay the fees to complete online application.
[Review fees](#)
[Apply](#)
[Fingerprinting fees](#) are not included and must be paid directly to vendor
- If licensed in another state within three years, provide a Letter of Clearance.

Step 3 - Fingerprints:

- The majority owner, partner, officer and director of the agency must be [fingerprinted](#).

Step 4 - Status notification(s):

- Once an application has been submitted, you may check your [MyProfile](#) account for the status of your application. Deficiencies will be listed under the pending license type.
- Once all the above steps have been satisfied, the department will send your approval by email. You may then go to your [MyProfile](#) account and click the “Letter” hyperlink, under the “Print Licenses” section, to generate a copy of your license for printing.

Special Note:

- No individual while so licensed shall hold a license as an agent as to any other or additional kind or class of life or health insurance coverage.
- Third party access must be authorized by the licensee through MyProfile in order for the third party to manage the licensing submissions and changes on behalf of the licensee.
- Related Florida Statutes: [s. 626.321\(1\)\(e\)](#)
- This license requires an appointment to be valid. [Section 626.112\(4\), Florida Statutes](#).
- This license will expire if unappointed for 48 months. [Section 626.431\(3\), Florida Statutes](#).