

# FLORIDA STATE EXEMPTION STATUTES

**FEDERAL BANKRUPTCY EXEMPTIONS ARE NOT AVAILABLE.**  
**All law references are to Florida Statutes Annotated unless otherwise noted.**

ASSET	EXEMPTION	LAW PROVISION
Homestead	Real or personal property including mobile or modular home to unlimited value; property cannot exceed ½ acre in municipality or 160 contiguous acres elsewhere; spouse or child or deceased owner may claim homestead exemption	222.01, 222.02, 222.03, 222.05, Constitution 10-4
	May file homestead declaration	222.01
	Property held as tenancy by the entirety may be exempt against debts owed by only one spouse	<i>In re Avins</i> , 19 B.R. 736 (S.D. Fla. 1982)
Insurance	Annuity contract proceeds; does not include lottery winnings	222.14; <i>In re Pizzi</i> , 153 B.R. 357 (S.D. Fla. 1982)
	Death benefits payable to a specific beneficiary, not the deceased's estate	222.13
	Disability or illness benefits	222.18
	Fraternal benefit society benefits, if received before 10/1/96	632.619
Miscellaneous	Life insurance cash surrender value	222.14
	Alimony, child support needed for support	222.201
	Damages to employees for injuries in hazardous occupations	769.05
	Pre-need funeral contract deposits	497.413(8)
Pensions <i>see also WAGES</i>	Property of business partnership	620.68
	County officers, employees	122.15
	ERISA-qualified benefits	222.21(2)
	Firefighters	175.241
	Highway patrol officers	321.22
	Police officers	185.25
	State officers, employees	121.131
Teachers	238.15	
Personal property	Any personal property to \$1,000 (Husband & wife may double)	Constitution 10-4; <i>In re Hawkins</i> , 51 B.R. 348 (S.D. Fla. 1985)
	Health aids	222.25
	Motor vehicle to \$1000	222.25
Public benefits	Crime victims' compensation unless seeking to discharge debt for treatment of injury incurred during the crime	960.14
	Hazardous occupation injury recoveries	769.05
	Public assistance	222.201
	Social security	222.201
	Unemployment compensation	222.201, 443.051(2), (3)
	Veterans' benefits	222.201, 744.626
	Workers' compensation	440.22
Tools of trade Wages	NONE	
	100% of wages for heads of family up to \$500 per week either unpaid or paid and deposited into bank account for up to 6 months	222.11
	Federal government employees pension payments needed for support and received 3 months prior	222.21
WILD CARD	SEE PERSONAL PROPERTY	