

Bill No. CS for CS for SB 1488

Barcode 961224

CHAMBER ACTION

Senate

House

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Senator Garcia moved the following amendment:

Senate Amendment (with title amendment)

On page 56, line 10, delete that line

and insert:

(4) Any homeowner's insurance policy issued or renewed on or after October 1, 2005, must include in bold type no smaller than 18 points the following statement:

"LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT."

The intent of this subsection is to encourage policyholders to purchase sufficient coverage to protect them in case events excluded from the standard homeowners policy, such as law and ordinance enforcement and flood, combine with covered events to produce damage or loss to the insured

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1 property. The intent is also to encourage policyholders to
2 discuss these issues with their insurance agent.

3 ~~(5)(3)~~ Nothing in this section shall be construed to

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5

6 ===== T I T L E A M E N D M E N T =====

7 And the title is amended as follows:

8 On page 4, line 2, after the semicolon,

9

10 insert:

11 requiring certain homeowner's insurance
12 policies to contain a specified statement;
13 providing intent;

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