sHB-5204
AN ACT CONCERNING LAW AND ORDINANCE COVERAGE.
As Amended by House "A" (LCO 4399)
House Calendar No.: 204

OFA Fiscal Note

State Impact: None
Municipal Impact: None
Explanation
The bill requires certain property insurance policies\(^1\) to include ordinance and law coverage in an amount not greater than the amount specified in the policy or contract and is not anticipated to result in a fiscal impact. Property insurance covering state buildings already includes such coverage.\(^2\) Because the bill does not stipulate a minimum coverage amount, it is anticipated that if any municipality lacks such coverage, it can continue purchasing insurance without increased costs.

House “A” eliminates the original bill and its associated fiscal impact and results in the impact described above.

The Out Years

State Impact: None
Municipal Impact: None

---

\(^1\) Property insurance as specified in CGS § 38a-308(3)(b)
\(^2\) According to the Department of Administrative Services

Primary Analyst: MP
Contributing Analyst(s): 5/3/18