



General Assembly

January Session, 2019

**Raised Bill No. 7259**

LCO No. 4923



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

**AN ACT CONCERNING HOMEOWNERS INSURANCE POLICIES AND  
COVERAGE FOR THE PERIL OF COLLAPSE.**

Be it enacted by the Senate and House of Representatives in General  
Assembly convened:

1 Section 1. (NEW) (*Effective October 1, 2019*) Each insurance company  
2 that delivers, issues for delivery, renews, amends or endorses a  
3 homeowners insurance policy in this state on or after October 1, 2019,  
4 shall provide coverage for:

5 (1) The peril of collapse, which shall include, but not be limited to,  
6 impairment of the structural integrity of all or part of the covered  
7 dwelling, where such impairment arises from factors including, but  
8 not limited to, (A) decay of a building, or any part of a building that is  
9 hidden from view, or (B) defective materials or construction methods  
10 used in the construction or renovation of a building or any part of a  
11 building; and

12 (2) Mitigation that is undertaken to prevent all or part of the  
13 covered dwelling from falling down or caving in.

This act shall take effect as follows and shall amend the following sections:		
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Section 1	<i>October 1, 2019</i>	New section
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***Statement of Purpose:***

To require homeowners insurance policies to provide coverage for the peril of collapse and mitigation undertaken to prevent all or part of the covered dwelling from falling down or caving in.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*