



Senate

General Assembly

File No. 312

January Session, 2021

Substitute Senate Bill No. 89

Senate, April 7, 2021

The Committee on Insurance and Real Estate reported through SEN. LESSER of the 9th Dist., Chairperson of the Committee on the part of the Senate, that the substitute bill ought to pass.

AN ACT CONCERNING TRAVEL INSURANCE AND SUICIDE.

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

- 1 Section 1. (NEW) (*Effective October 1, 2021*) No insurance company
2 shall issue a travel insurance policy in this state on or after October 1,
3 2021, that excludes coverage because the insured's spouse, child,
4 dependent relative who resides in the insured's household or traveling
5 companion commits suicide. For the purposes of this section, "travel
6 insurance" has the same meaning as provided in section 38a-398 of the
7 general statutes.

This act shall take effect as follows and shall amend the following sections:

Section 1	<i>October 1, 2021</i>	New section
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INS Joint Favorable Subst.

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note

State Impact: None

Municipal Impact: None

Explanation

The bill has no fiscal impact to the state or municipalities as it only restricts insurance companies from excluding coverage on the basis of suicide in new travel insurance policies issued after October 1, 2021.

The Out Years

State Impact: None

Municipal Impact: None

OLR Bill Analysis**sSB 89*****AN ACT CONCERNING TRAVEL INSURANCE AND SUICIDE.*****SUMMARY**

This bill prohibits an insurance company from issuing a travel insurance policy in the state that excludes coverage because the insured person's (1) spouse, child, or dependent relative who resides in his or her household or (2) traveling companion commits suicide. By law, travel insurance policies generally cover the interruption or cancellation of a trip or an event; loss of baggage or personal effects; damage to accommodations or rental vehicles; or sickness, accident, disability or death occurring during travel.

EFFECTIVE DATE: October 1, 2021

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 18 Nay 0 (03/22/2021)