



General Assembly

Amendment

February Session, 2018

LCO No. 4399



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Offered by:

REP. ZIOBRON, 34th Dist.
REP. SIEGRIST, 36th Dist.
REP. SCANLON, 98th Dist.

To: Subst. House Bill No. **5204**

File No. 309

Cal. No. 204

"AN ACT CONCERNING LAW AND ORDINANCE COVERAGE."

1 Strike everything after the enacting clause and substitute the
2 following in lieu thereof:

3 "Section 1. Subsection (b) of section 38a-308 of the 2018 supplement
4 to the general statutes is repealed and the following is substituted in
5 lieu thereof (*Effective July 1, 2019, and applicable to policies made, issued or*
6 *delivered on or after said date*):

7 (b) Any policy or contract that includes, either on an unspecified
8 basis as to coverage or for an indivisible premium, coverage against
9 the peril of fire and substantial coverage against other perils need not
10 comply with the provisions of subsection (a) of this section, provided:
11 (1) Such policy or contract shall afford coverage, with respect to the
12 peril of fire, not less than the substantial equivalent of the coverage
13 afforded by said standard fire insurance policy; (2) except as provided
14 under subdivision (1) of subsection (a) of this section for a policy or

15 contract of fire insurance for a commercial property made, issued or
 16 delivered by a nonadmitted insurer or any agent or representative
 17 thereof, the following provisions in said standard fire insurance policy
 18 are incorporated therein without change: (A) Mortgagee interests and
 19 obligations, (B) the definitions of actual cash value and depreciation,
 20 (C) the time period for when a loss is payable after proof of loss, and
 21 (D) the time period for when a suit or action for the recovery of a claim
 22 may be commenced; (3) such policy or contract shall afford coverage,
 23 in an amount not greater than the amount specified in such policy or
 24 contract, for the increased cost of repair or reconstruction by reason of
 25 ordinances or laws regulating such repair or reconstruction; (4) such
 26 policy or contract is complete as to all of its terms without reference to
 27 any other document; and [(4)] (5) the commissioner is satisfied that
 28 such policy or contract complies with the provisions hereof. The
 29 provisions of this subsection shall apply to any such policy or contract
 30 issued or renewed on or after July 1, 2014."

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>July 1, 2019, and applicable to policies made, issued or delivered on or after said date</i>	38a-308(b)