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Article - Insurance

2 27-501.

3 (P) (1) IN THIS SUBSECTION, "INQUIRY" MEANS A TELEPHONE CALL OR
4 OTHER COMMUNICATION TO AN INSURER REGARDING THE TERMS AND CONDITIONS
5 OF A HOMEOWNER'S INSURANCE POLICY, INCLUDING A TELEPHONE CALL OR OTHER
6 COMMUNICATION ABOUT WHETHER THE POLICY PROVIDES COVERAGE FOR A
7 PARTICULAR LOSS OR THE PROCESS FOR FILING A CLAIM.

8 (2) WITH RESPECT TO HOMEOWNER'S INSURANCE, AN INSURER MAY
9 NOT REFUSE TO UNDERWRITE A RISK, INCREASE A PREMIUM, OR CANCEL OR
10 REFUSE TO RENEW COVERAGE BASED IN WHOLE OR IN PART ON:

11 ~~(1) HOMEOWNER'S INSURANCE CLAIMS MADE BY A PREVIOUS OWNER~~
12 ~~OF THE PROPERTY TO BE INSURED OR THAT IS INSURED BY THE INSURER UNLESS~~
13 ~~THE REFUSAL TO UNDERWRITE, CANCELLATION, OR REFUSAL TO RENEW IS BASED~~
14 ~~ON A PHYSICAL INSPECTION OF THE PROPERTY; OR~~

15 ~~(2) AN INQUIRY BY A POLICYHOLDER OR AN INSURED OR AN~~
16 ~~INSURANCE PRODUCER ON BEHALF OF AN INSURED THAT DOES NOT RESULT IN THE~~
17 ~~PAYMENT OF A CLAIM.~~

18 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
19 October 1, 2006.