



## Open Government Impact Statement

81st Oregon Legislative Assembly  
2021 Regular Session

## Measure: HB 3272 - B

Only impacts on Original or Engrossed  
Versions are Considered Official

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### SUMMARY

Requires insurer that provides coverage for full replacement costs of damaged or destroyed property to allow insured not less than 12 months within which to repair, rebuild or replace damaged or lost property or, if damage or loss to property occurred in location subject to declaration of emergency and damage or loss is directly related to emergency, not less than 24 months. Requires insurer to provide insured with additional living expenses for period of 24 months after date of damage to or loss of insured's primary dwelling if damage or loss occurred in location subject to declaration of emergency and damage or loss is directly related to emergency.

Requires insurer to add time to allowable period for repairing, rebuilding or replacing damaged or lost property and for providing additional living expenses in increments of six months for total period of not more than 24 months for repairing, rebuilding or replacing damaged or lost property, or not more than 36 months if property was located in location that was subject to declaration of state of emergency, and not more than 36 months of additional living expenses.

Provides that policy of homeowner insurance must require insurer to combine coverage limits that apply to claims for loss of insured's primary dwelling and claims for loss of other covered structures if loss occurs in location that was subject to declaration of emergency, loss is directly related to emergency and coverage limit that applies to insured's primary dwelling is insufficient to pay for rebuilding or replacing primary dwelling. Caps amount that insurer must pay under combined coverage limits.

Requires insurer to provide insured with opportunity to obtain estimate of cost to repair, rebuild or replace damaged or lost property every other year at time insurer offers to renew insurance policy if insured provides information necessary for estimate. Prohibits policy of property insurance or casualty insurance from limiting or denying payment of replacement cost or building code upgrade cost for damaged or lost property on basis that insured has decided to rebuild or purchase existing structure in new location.

Declares emergency, effective on passage.

## **NOTICE OF NO OPEN GOVERNMENT IMPACT**