

SENATE AMENDMENTS TO A-ENGROSSED HOUSE BILL 3272

By COMMITTEE ON LABOR AND BUSINESS

May 26

1 On page 2 of the printed A-engrossed bill, line 7, after “401.165” insert “and the damage or loss
2 is directly related to the emergency that was the subject of the declaration”.

3 In line 11, after “401.165” insert “and the damage or loss is directly related to the emergency
4 that was the subject of the declaration”.

5 Delete lines 30 through 35 and insert:

6 “**SECTION 3. If a loss covered under a policy of homeowner insurance, as defined in ORS**
7 **746.600, occurs in a location that was subject to a declaration of emergency under ORS**
8 **401.165 and the loss is directly related to the emergency that was the subject of the decla-**
9 **ration, the policy of homeowner insurance must require the insurer to combine coverage**
10 **limits that apply to claims for a loss of the insured’s primary dwelling and claims for a loss**
11 **of other covered structures if the coverage limit that applies to the insured’s primary**
12 **dwelling is insufficient to pay for rebuilding or replacing the primary dwelling. The amount**
13 **an insurer pays under the total combined coverage limits may not exceed the amount that**
14 **would be necessary to repair the actual damage to, or replace, as appropriate, the insured’s**
15 **primary dwelling. The insurer shall pay in accordance with the terms of the policy of home-**
16 **owner insurance the amount of any claim for a loss other than damage to the insured’s**
17 **primary dwelling.”.**

18 In line 42, delete “3” and insert “4”.

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