

HB 3272-A9
(LC 3537)
5/5/21 (TSB/ps)

Requested by Representative MARSH

**PROPOSED AMENDMENTS TO
A-ENGROSSED HOUSE BILL 3272**

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

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

6 Delete lines 30 through 35 and insert:

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

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

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