

WAC 284-30A-030 Definitions. When used in this chapter, these terms are defined as and have the following meaning:

(1) "Antique vehicle" or "collector vehicle" means a vehicle that is a classic vehicle and is at least 30 years old.

(2) "Classic vehicle" means a vehicle that is at least 10 years old and has historical interest for preservation or restoration.

(3) "Insurance" has the same meaning as provided in RCW 48.01.040.

(4) "Insurance policy" or "policy" or "insurance contract" or "contract" means any contract of insurance, indemnity, or suretyship, issued, proposed for issuance, or intended for issuance by any insurer that provides either:

(a) Private passenger automobile coverage; or

(b) Homeowner's coverage, including mobile homeowners, manufactured homeowners, condominium owners, and renter's coverage.

(5) "Insurer" means any individual, corporation, association, partnership, reciprocal exchange, interinsurer, fraternal mutual insurer, and any other legal entity engaged in the business of insurance, and which is authorized to issue and which issues any insurance policy or insurance contract in this state that provides either:

(a) Private passenger automobile coverage; or

(b) Homeowner's coverage, including mobile homeowners, manufactured homeowners, condominium owners, and renter's coverage.

(6) "Policyholder" means either the persons, entities, or both, listed on the declarations page as the named insured in an insurance policy. Policyholder does not include other covered individuals or lienholders.

(7) "Policy period" means the time or period during which insurance coverage is in effect.

(8) "Premium" has the same meaning as provided in RCW 48.18.170.

(9) "Premium change transparency" means either insurer explanations or notices provided to policyholders regarding premium increases occurring at renewal according to this chapter.

(10) "Written" or "in writing" means any retrievable method of recording an agreement or document, and, unless otherwise specified, includes paper and electronic formats.

[Statutory Authority: RCW 48.02.060, 48.01.030, 48.18.180, 48.18.2901, 48.18.292, 48.18.480, 48.18.545, 48.19.020, 48.19.035, and 48.30.010. WSR 23-13-114, § 284-30A-030, filed 6/21/23, effective 6/1/24.]