

**WAC 284-20-020 Time of inception and expiration.** Every basic contract of fire insurance shall provide only 12:01 a.m. standard time as the time of inception and expiration. The contract, by endorsement or otherwise, shall also contain language in substance as follows: "To the extent that coverage contained in this policy replaces coverage in another policy terminating at a different hour on the effective date of this policy, this policy shall be effective at the same hour as the termination hour of the other policy."

[Statutory Authority: RCW 48.02.060, 48.30.010, 48.01.030, 48.05.280, 48.15.100 and 48.15.170. WSR 98-22-109 (Matter No. R 98-13), § 284-20-020, filed 11/4/98, effective 12/5/98; Order R 77-2, § 284-20-020, filed 4/28/77.]