

1 **HB 1366 - H AMD 101 ADOPTED 3-12-91**

2 By Representatives Zellinsky, Dellwo, Schmidt and Broback

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4 On page 1, line 3, strike everything after the enacting clause
5 and insert the following:

6 "Sec. 1. RCW 48.23.260 and 1947 c 79 s .23.26 are each
7 amended to read as follows:

8 (1) The insurer may in any life insurance policy or annuity or pure
9 endowment contract limit its liability to a determinable amount not
10 less than the full reserve of the policy and of dividend additions
11 thereto in event only of death occurring:

12 (a) As a result of war, or any act of war, declared or
13 undeclared, not including any act of terrorism, or of service in
14 the military, naval or air forces or in civilian forces auxiliary
15 thereto, or from any cause while a member of any such military,
16 naval or air forces of any country at war, declared or undeclared.

17 (b) As a result of suicide of the insured, whether sane or
18 insane, within two years from date of issue of the policy.

19 (c) As a result of aviation under conditions specified in the
20 policy.

21 (2) An insurer may specify conditions pertaining to the items
22 of subsection (1) of this section which in the commissioner's
23 opinion are more favorable to the policyholder.

24 **Sec. 2.** RCW 48.24.210 and 1947 c 79 s .24.21 are each

1 amended to read as follows:

2 (1) The insurer may in any group life insurance contract
3 provide that it is not liable, or is liable only in a reduced
4 amount, for losses resulting:

5 (a) From war or any act of war, declared or undeclared, not
6 including any act of terrorism, or of service in the military,
7 naval or air forces or in civilian forces auxiliary thereto, or
8 from any cause while a member of any such military, naval or air
9 forces, of any country at war, declared or undeclared.

10 (b) From aviation under conditions specified in the policy.

11 (2) The insurer may in any such contract provide that any
12 amount of insurance in excess of one thousand dollars on an
13 individual life may be reduced to one thousand dollars or to any
14 greater amount upon attainment of any age not less than age sixty-
15 five or upon the anniversary of the policy nearest attainment of
16 such age.

17 **NEW SECTION. Sec. 3.** A new section is added to chapter 48.21
18 to read as follows:

19 No accidental death and dismemberment policy providing
20 coverage pertaining to travel may contain an exclusion against loss
21 or damage resulting from death or bodily injury directly or
22 indirectly arising from any act of terrorism."
23

24 On page 1, line 2 of the title, strike "and amending RCW
25 48.23.260" and insert "amending RCW 48.23.260 and 48.24.210; and
26 adding a new section to chapter 48.21 RCW."

1366 AMH ZELL CONN1

EFFECT: Prohibits insurers from excluding coverage of losses caused by acts of terrorism in group and individual life and travel disability policies.