
SENATE BILL 6577

State of Washington

53rd Legislature

1994 Regular Session

By Senators Moore, Newhouse, Deccio, Vognild, Prince, Wojahn, Fraser and Sheldon

Read first time 01/31/94. Referred to Committee on Labor & Commerce.

1 AN ACT Relating to earthquake insurance; and adding a new section
2 to chapter 48.27 RCW.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 NEW SECTION. **Sec. 1.** A new section is added to chapter 48.27 RCW
5 to read as follows:

6 (1) Every insurer, in connection with the solicitation of dwelling
7 fire and homeowner insurance in this state, shall directly notify the
8 prospective insured in writing whether earthquake coverage may be
9 included in the proposed insurance, and if it may be included shall set
10 forth in the notice a succinct explanation of what damages resulting
11 from earthquakes are covered with and without the added earthquake
12 coverage, together with a clear explanation as to how the additional
13 earthquake coverage applies to structures and contents, including the
14 effect of the pertinent policy limits and deductibles.

15 (2) Every insurer, at time of delivery of a dwelling fire or
16 homeowner insurance policy providing coverage in this state, shall
17 include a notice stating whether earthquake coverage is included in the
18 policy. Such notice shall provide a clear explanation as to how the

1 additional earthquake coverage applies to structures and contents,
2 including the effect of the pertinent policy limits and deductibles.

3 (3) The notices required by this section shall be written and
4 phrased in simple language that is readily understandable to a person
5 of average intelligence, education, and reading ability.

6 (4) The insurance commissioner may make reasonable rules to
7 implement this section and may require the disclosure of additional or
8 alternative information useful to consumers considering the purchase or
9 desirability of earthquake insurance coverage.

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