

1 SENATE BILL NO. 27

2 INTRODUCED BY S. FITZPATRICK

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4 A BILL FOR AN ACT ENTITLED: "AN ACT PROHIBITING AN INSURER FROM EXCLUDING INSURANCE
5 COVERAGE FOR DAMAGE IF THE INSURED DID NOT COVER THE PROPERTY WITH A TEMPORARY
6 WATERPROOF COVERING; AND PROVIDING AN APPLICABILITY DATE."

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8 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MONTANA:

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10 NEW SECTION. **Section 1. Prohibited property damage exclusion -- precipitation -- duty to cover.**

11 An insurer may not exclude insurance coverage for damage caused by rain, snow, or any other form of
12 precipitation on the basis that the insured did not cover the property with a temporary waterproof covering.

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14 NEW SECTION. **Section 2. Codification instruction.** [Section 1] is intended to be codified as an
15 integral part of Title 33, chapter 15, and the provisions of Title 33, chapter 15, apply to [section 1].

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17 NEW SECTION. **Section 3. Applicability.** [This act] applies to insurance policies issued or renewed
18 on or after October 1, 2019.

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