SENATE AMENDMENTS TO
A-EN GRO SSE D HOUSE BILL 3272
By COMMITTEE ON LABOR AND BUSINESS
May 26

On page 2 of the printed A-engrossed bill, line 7, after “401.165” insert “and the damage or loss is directly related to the emergency that was the subject of the declaration”.

In line 11, after “401.165” insert “and the damage or loss is directly related to the emergency that was the subject of the declaration”.

Delete lines 30 through 35 and insert:

"SECTION 3. If a loss covered under a policy of homeowner insurance, as defined in ORS 746.600, occurs in a location that was subject to a declaration of emergency under ORS 401.165 and the loss is directly related to the emergency that was the subject of the declaration, the policy of homeowner insurance must require the insurer to combine coverage limits that apply to claims for a loss of the insured's primary dwelling and claims for a loss of other covered structures if the coverage limit that applies to the insured's primary dwelling is insufficient to pay for rebuilding or replacing the primary dwelling. The amount an insurer pays under the total combined coverage limits may not exceed the amount that would be necessary to repair the actual damage to, or replace, as appropriate, the insured's primary dwelling. The insurer shall pay in accordance with the terms of the policy of homeowner insurance the amount of any claim for a loss other than damage to the insured's primary dwelling.”.

In line 42, delete “3” and insert “4”.

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