

AB 1799 (Levine)

Insurance Policy Documents

Bill Summary

AB 1799 would require insurers to provide one free, full set of certified policy documents, including any endorsements, and the policy declarations page within 30 calendar days of a covered loss, upon request of a policy holder. In addition to a certified hardcopy, an insurer may also provide these documents in electronic format if requested by the policy holder.

Existing Law

Currently, California Insurance Code section 2084 requires an insurer to provide the insured with a complete, current copy of their policy within 30 days of receipt of a request by the insured, free of charge.

Background

In 2017, California endured the most deadly and damaging fires in state history. In December, the Department of Insurance announced that the North Bay fires claimed the lives of 44 people and accounted for \$9 billion in residential and commercial losses. These losses include over 17,000 damaged homes and over 5,000 homes that were completely destroyed.

After each major wildfire, insurance related issues arise in the recovery process that negatively impact survivors attempting to rebuild their homes and property. One issue revealed by the North Bay fires was that insurers, although required to provide consumers with a complete and current copy of their policy within 30 days of request, were only providing the declarations page of the policy documents. Without a full set of policy documents consumers do not know exactly what is covered under their insurance plan.

Additionally, the law does not address whether or not an insurer may provide an electronic copy of policy documents to the consumer.

The Solution

AB 1799 would specify an insurer must provide one complete, certified copy of an insurance policy for free within 30 days after a covered loss. The insurer must include all policy documents, including any endorsements and the declarations page.

Furthermore, this bill would require an insurer to provide an electronic copy, in addition to the certified hard copy, upon request of the policy holder.

For More Information

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