

**ASSEMBLY BILL**

**No. 1799**

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**Introduced by Assembly Member Levine**  
**(Coauthor: Assembly Member Wood)**  
(Coauthors: Senators Dodd and McGuire)

January 9, 2018

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An act to amend Section 2084 of the Insurance Code, relating to fire insurance.

LEGISLATIVE COUNSEL'S DIGEST

AB 1799, as introduced, Levine. Insurance: policy documents.

Existing law requires an insurer, after a covered loss under a fire insurance policy, to provide the insured with a free copy of his or her policy within 30 calendar days of receiving a request from the insured, but allows the Insurance Commissioner to extend this period. Existing law also provides that an insured who does not experience a covered loss shall, upon request, be entitled to one free copy of his or her policy annually.

This bill would specify that the copy of the policy provided shall include the full policy, any endorsements to the policy, and the policy declarations page, and would authorize the insurer to provide these documents in electronic form if agreed to by the insured. The bill would also require that the copy of the policy provided after a covered loss to be a certified copy.

Vote: majority. Appropriation: no. Fiscal committee: no.  
State-mandated local program: no.

*The people of the State of California do enact as follows:*

1 SECTION 1. Section 2084 of the Insurance Code is amended  
2 to read:

3 2084. (a) After a covered loss under a policy covered by  
4 Section 2071, an insurer shall provide to the insured, free of charge,  
5 a complete, current *certified* copy of his or her policy within 30  
6 calendar days of receipt of a request from the insured. The time  
7 period for providing the policy may be extended by the Insurance  
8 Commissioner. *The policy provided to the insured shall include,*  
9 *where applicable and without limitation, the full insurance policy,*  
10 *any endorsements to the policy, and the policy declarations page.*  
11 *The insurer shall, in addition to a certified hardcopy, also provide*  
12 *an electronic copy of the documents if requested by the insured.*

13 (b) An insured under a policy covered by Section 2071 who  
14 does not experience a covered loss shall, upon request, be entitled  
15 to one free copy of his or her policy annually. The policy provided  
16 to the insured shall include, where ~~applicable~~, *applicable and*  
17 *without limitation, the full insurance policy, any endorsements to*  
18 *the policy, and the policy declarations page. The insurer may*  
19 *provide these documents in electronic form, if agreed to by the*  
20 *insured.*

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