



## 97TH GENERAL ASSEMBLY

### State of Illinois

2011 and 2012

HB0101

Introduced 1/12/2011, by Rep. LaShawn K. Ford

#### SYNOPSIS AS INTRODUCED:

215 ILCS 5/155.43 new

Amends the Illinois Insurance Code. Provides that beginning on the effective date of the amendatory Act, every policy for personal multiperil property coverage, commonly known as homeowners insurance, issued or renewed insuring a residence located within a community in this State that participates in the National Flood Insurance Program shall include, at a separately stated premium, flood insurance unless waived in writing by the insured. Provides that if the insured has previously waived flood insurance in writing, then the insurer or agent need not offer flood insurance in any renewal or supplementary policy in connection with a policy previously issued to the insured by the same insurer unless the insured subsequently makes a written request for flood insurance.

LRB097 05503 RPM 45563 b

1 AN ACT concerning insurance.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Illinois Insurance Code is amended by adding  
5 Section 155.43 as follows:

6 (215 ILCS 5/155.43 new)

7 Sec. 155.43. Flood insurance.

8 (a) Beginning on the effective date of this amendatory Act  
9 of the 97th General Assembly, every policy for personal  
10 multiperil property coverage, commonly known as homeowners  
11 insurance, issued or renewed insuring a residence located  
12 within a community in this State that participates in the  
13 National Flood Insurance Program shall include, at a separately  
14 stated premium, flood insurance unless waived in writing by the  
15 insured.

16 (b) If the insured has previously waived flood insurance in  
17 writing, then the insurer or agent need not offer flood  
18 insurance in any renewal or supplementary policy in connection  
19 with a policy previously issued to the insured by the same  
20 insurer unless the insured subsequently makes a written request  
21 for flood insurance.