

House Engrossed

~~fire insurance; flooding; wildfires~~  
(now: wildfires; flooding; fire insurance)

State of Arizona  
House of Representatives  
Fifty-fifth Legislature  
Second Regular Session  
2022

# HOUSE BILL 2183

AN ACT

AMENDING SECTION 20-1503, ARIZONA REVISED STATUTES; RELATING TO FIRE  
INSURANCE.

(TEXT OF BILL BEGINS ON NEXT PAGE)

1 Be it enacted by the Legislature of the State of Arizona:

2 Section 1. Section 20-1503, Arizona Revised Statutes, is amended to  
3 read:

4 20-1503. Arizona standard fire policy

5 A. ~~No~~ A policy of fire insurance covering property located in this  
6 state shall NOT be made, issued or delivered unless it conforms as to all  
7 provisions and the sequence thereof with the basic policy commonly known  
8 as the New York standard fire policy, edition of 1943. Such policy is  
9 designated as the Arizona standard fire policy.

10 B. The Arizona standard fire policy may exclude coverage for loss  
11 by fire or other perils insured against if the loss is caused directly or  
12 indirectly by terrorism and involves risks other than a type of risk to  
13 which article 12 of this chapter applies.

14 C. COVERAGE FOR DIRECT LOSS BY FIRE UNDER THE ARIZONA STANDARD FIRE  
15 POLICY SHALL INCLUDE COVERAGE FOR LOSS OR DAMAGE THAT RESULTS FROM A  
16 LANDSLIDE, MUDSLIDE, MUDFLOW OR DEBRIS FLOW IF A FIRE IS THE EFFICIENT  
17 PROXIMATE CAUSE OF THE LOSS OR DAMAGE, THE FIRE ENDED WITHIN ONE HUNDRED  
18 EIGHTY DAYS AFTER THE LOSS OR DAMAGE AND COVERAGE WOULD OTHERWISE BE  
19 PROVIDED FOR THE FIRE. COVERAGE SHALL BE PROVIDED UNDER THE SAME TERMS  
20 AND CONDITIONS AS WOULD BE PROVIDED FOR THE FIRE.

21 ~~C.~~ D. The director shall file in ~~his~~ THE office and ~~thereafter~~  
22 maintain ~~so~~ on file, a true copy of the Arizona standard fire policy,  
23 designated as such and bearing the director's authenticating certificate  
24 and signature and the date of filing. Provisions to be contained on the  
25 first page of the policy may be rewritten, supplemented and rearranged to  
26 facilitate policy issuance and to include matter ~~which~~ THAT may otherwise  
27 properly be added by endorsement.