

REFERENCE TITLE: fire insurance; flooding; wildfires

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

HB 2183

Introduced by
Representatives Cook: Blackman, Carter, Dunn, Finchem, Payne

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 AND SHALL INCLUDE COVERAGE
10 FOR ANY LOSS OR DAMAGE RESULTING FROM A COMBINATION OF PERILS, ONE OF
11 WHICH IS A LANDSLIDE, MUDSLIDE, MUDFLOW OR DEBRIS FLOW, IF THE INSURED
12 PERIL IS THE EFFICIENT PROXIMATE CAUSE OF THE LOSS OR DAMAGE AND COVERAGE
13 WOULD OTHERWISE BE PROVIDED UNDER THE SAME TERMS AND CONDITIONS AS WOULD
14 BE PROVIDED FOR THE INSURED PERIL.

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

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