

REFERENCE TITLE: wildfires; flooding; fire insurance

State of Arizona
House of Representatives
Fifty-sixth Legislature
Second Regular Session
2024

HB 2036

Introduced by
Representatives Cook: Seaman

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