Overview

This bill deals with proof of loss for fire insurance. Fire insurance policies require that the insured submit a proof of loss to the insurer within 60 days after the loss. Proof of loss is a formal affidavit, signed under oath, which must include certain information specified in the policy.

Under current law, if it is filed late, the insurer has no obligation to pay the claim. This bill permits it to be filed late, if the delay did not harm the insurer.

1 **Policy provisions.** Provides that section 2 of this bill creates an exception to the requirement that the insured must comply with all policy requirements before suing the insurer to enforce the fire insurance policy.

2 **Failure to provide timely proof of loss.** Provides that the insured's failure to provide a proof of loss within 60 days does not bar a suit by the insured against the insurer, unless the insurer's rights were harmed by the late proof of loss or unless the insurer satisfied another statute, which regulates proof of loss for homeowner's insurance.