

SECOND REGULAR SESSION  
[TRULY AGREED TO AND FINALLY PASSED]  
HOUSE COMMITTEE SUBSTITUTE FOR  
**HOUSE BILL NO. 1090**  
**92ND GENERAL ASSEMBLY**

3774L.02T

2004

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**AN ACT**

To amend chapter 379, RSMo, by adding thereto one new section relating to property insurance for real property transferring upon death.

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*Be it enacted by the General Assembly of the state of Missouri, as follows:*

Section A. Chapter 379, RSMo, is amended by adding thereto one new section, to be known as section 379.808, to read as follows:

**379.808. In addition to any other coverage provided under an insurance policy on real property transferred by a deed described in section 461.025, RSMo, the designated grantee beneficiary shall be deemed to be an insured party under the policy for the period from the date of the owner's death until the first to occur of:**

- (1) The date that is thirty days after the owner's death;**
- (2) The end of the policy period, determined as if the owner was still living; or**
- (3) The date the designated grantee beneficiary obtains alternative coverage.**

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9 **Nothing in this section shall affect any coverage provided under the policy to household**  
10 **members or others who are deemed to be insureds upon the death of the owner.**