

SECOND REGULAR SESSION

HOUSE BILL NO. 1501

95TH GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE GUEST.

3956L.01I

D. ADAM CRUMBLISS, Chief Clerk

AN ACT

To amend chapter 375, RSMo, by adding thereto one new section relating to insurance disclosures.

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

Section A. Chapter 375, RSMo, is amended by adding thereto one new section, to be
2 known as section 375.917, to read as follows:

375.917. 1. This section shall be known and may be cited as "Cale's Law".

2 **2. Every insurer providing insurance policies and plans in this state shall, prior to**
3 **purchase, provide each applicant for insurance coverage with:**

4 **(1) For each form of insurance coverage requested, such as automobile or**
5 **homeowners insurance, a complete list of all specific types and categories of insurance**
6 **coverage offered and available for purchase from the insurer; and**

7 **(2) For each specific type and category of insurance coverage offered and available**
8 **for purchase from the insurer under the form of insurance coverage requested, a complete**
9 **and detailed description of the purpose of and benefits provided under each such specific**
10 **type and category of insurance coverage.**

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EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.