

**HOUSE AMENDMENT NO. \_\_\_\_\_**  
**TO**  
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**Offered By**

1 AMEND House Amendment No. \_\_\_\_\_ to House Bill No. 2063, Page 1, Line 4, by deleting all of  
2 said line and inserting in lieu thereof the following:  
3

4 ""379.1640. 1. As used in this section, the following terms shall mean:

5 (1) "Department", the department of commerce and insurance;

6 (2) "Director", the director of the department of commerce and insurance;

7 (3) "Limited lines self-service storage insurance producer", an owner, operator, lessor, or  
8 sublessor of a self-service storage facility, or an agent or other person authorized to manage the  
9 facility, duly licensed by the department of commerce and insurance;

10 (4) "Offer and disseminate", provide general information, including a description of the  
11 coverage and price, as well as process the application, collect premiums, and perform other  
12 nonlicensable activities permitted by the state;

13 (5) "Self-service storage insurance", insurance coverage for the loss of, or damage to,  
14 tangible personal property in a self-service storage facility as defined in section 415.405 or in transit  
15 during the rental period.

16 2. Notwithstanding any other provision of law:

17 (1) Individuals may offer and disseminate self-service storage insurance on behalf of and  
18 under the control of a limited lines self-service storage insurance producer only if the following  
19 conditions are met:

20 (a) The limited lines self-service storage insurance producer provides to purchasers of self-  
21 service storage insurance:

22 a. A description of the material terms or the actual material terms of the insurance coverage;

23 b. A description of the process for filing a claim;

24 c. A description of the review or cancellation process for the self-service storage insurance  
25 coverage; and

26 d. The identity and contact information of the insurer and any third-party administrator or  
27 supervising entity authorized to act on behalf of the insurer;

Action Taken \_\_\_\_\_ Date \_\_\_\_\_

1 (b) At the time of licensure, the limited lines self-service storage insurance producer shall  
2 establish and maintain a register on a form prescribed by the director of each individual that offers  
3 self-service storage insurance on the limited lines self-service storage insurance producer's behalf.  
4 The register shall be maintained and updated annually by the limited lines self-service storage  
5 insurance producer and shall include the name, address, and contact information of the limited lines  
6 self-service storage insurance producer and an officer or person who directs or controls the limited  
7 lines self-service storage insurance producer's operations, and the self-service storage facility's  
8 federal tax identification number. The limited lines self-service storage insurance producer shall  
9 submit such register within thirty days upon request by the department. The limited lines self-  
10 service storage insurance producer shall also certify that each individual listed on the self-service  
11 storage register complies with 18 U.S.C. Section 1033;

12 (c) The limited lines self-service storage insurance producer serves as or has designated one  
13 of its employees who is a licensed individual producer as a person responsible for the business  
14 entity's compliance with the self-service storage insurance laws, rules, and regulations of this state;

15 (d) An individual applying for a limited lines self-service storage insurance producer license  
16 shall make application to the director on the specified application and declare under penalty of  
17 refusal, suspension or revocation of the license that the statements made on the application are true,  
18 correct and complete to the best of the knowledge and belief of the applicant. Before approving the  
19 application, the director shall find that the individual:

20 a. Is at least eighteen years of age;

21 b. Has not committed any act that is a ground for denial, suspension, or revocation set forth  
22 in section 375.141;

23 c. Has paid a license fee in the sum of one hundred dollars; and

24 d. Has completed a qualified training program regarding self-service storage insurance  
25 policies, which has been filed with and approved by the director;

26 (e) Individuals applying for limited lines self-service storage insurance producer licenses  
27 shall be exempt from examination. The director may require any documents reasonably necessary  
28 to verify the information contained in an application. Within thirty working days after the change of  
29 any information submitted on the application, the self-service storage insurance producer shall  
30 notify the director of the change. No fee shall be charged for any such change. If the director has  
31 taken no action within twenty-five working days of receipt of an application, the application shall be  
32 deemed approved and the applicant may act as a licensed self-service storage insurance producer,  
33 unless the applicant has indicated a conviction for a felony or a crime involving moral turpitude;

34 (f) The limited lines self-service storage insurance producer requires each employee and  
35 authorized representative of the self-service storage insurance producer whose duties include  
36 offering and disseminating self-service storage insurance to receive a program of instruction or  
37 training provided or authorized by the insurer or supervising entity that has been reviewed and  
38 approved by the director. The training material shall, at a minimum, contain instructions on the  
39 types of insurance offered, ethical sales practices, and required disclosures to prospective customers;

1 (2) Any individual offering or disseminating self-service storage insurance shall provide to  
2 prospective purchasers brochures or other written materials that:

3 (a) Provide the identity and contact information of the insurer and any third-party  
4 administrator or supervising entity authorized to act on behalf of the insurer;

5 (b) Explain that the purchase of self-service storage insurance is not required in order to  
6 lease self-storage units;

7 (c) Explain that an unlicensed self-service storage operator is permitted to provide general  
8 information about the insurance offered by the self-service storage operator, including a description  
9 of the coverage and price, but is not qualified or authorized to answer technical questions about the  
10 terms and conditions of the insurance offered by the self-service storage operator or to evaluate the  
11 adequacy of the customer's existing insurance coverage; and

12 (d) Disclose that self-service storage insurance may provide duplication of coverage already  
13 provided by an occupant's, homeowner's, renter's, or other source of coverage;

14 (3) A limited lines self-service storage producer's employee or authorized representative,  
15 who is not licensed as an insurance producer, may not:

16 (a) Evaluate or interpret the technical terms, benefits, and conditions of the offered self-  
17 service storage insurance coverage;

18 (b) Evaluate or provide advice concerning a prospective purchaser's existing insurance  
19 coverage; or

20 (c) Hold themselves or itself out as a licensed insurer, licensed producer, or insurance  
21 expert;

22 (4) If self-service storage insurance is offered to the customer, premium or other charges  
23 specifically applicable to self-service storage insurance shall be listed as a separate amount and  
24 apart from other charges relating to the lease and/or procurement of a self-service storage unit on all  
25 documentation pertinent to the transaction.

26 3. Notwithstanding any other provision of law, a limited lines self-service storage insurance  
27 provider whose insurance-related activities, and those of its employees and authorized  
28 representatives, are limited to offering and disseminating self-service storage insurance on behalf of  
29 and under the direction of a limited lines self-service storage insurance producer meeting the  
30 conditions stated in this section is authorized to do so and receive related compensation, upon  
31 registration by the limited lines self-service storage insurance producer as described in paragraph (b)  
32 of subdivision (1) of subsection 2 of this section.

33 4. Self-service storage insurance may be provided under an individual policy or under a  
34 group or master policy.

35 5. Limited lines self-service storage insurance producers, operators, employees and  
36 authorized representatives offering and disseminating self-service storage insurance under the  
37 limited lines self-service storage insurance producer license shall be subject to the provisions of  
38 chapters 374 and 375, except as provided for in this section.

1           6. Limited lines self-service storage insurance producers, operators, employees and  
2 authorized representatives may offer and disseminate self-service storage insurance policies in an  
3 amount not to exceed [~~five~~] fifteen thousand dollars of coverage per customer per storage unit.

4           7. The director may promulgate rules to effectuate this section. Any rule or portion of a  
5 rule, as that term is defined in section 536.010, that is created under the authority delegated in this  
6 section shall become effective only if it complies with and is subject to all of the provisions of  
7 chapter 536 and, if applicable, section 536.028. This section and chapter 536 are nonseverable and  
8 if any of the powers vested with the general assembly pursuant to chapter 536 to review, to delay the  
9 effective date, or to disapprove and annul a rule are subsequently held unconstitutional, then the  
10 grant of rulemaking authority and any rule proposed or adopted after August 28, 2016, shall be  
11 invalid and void.

12           415.415. 1. The operator of a self-service storage facility has a lien on all personal"; and  
13  
14 Further amend said bill by amending the title, enacting clause, and intersectional references  
15 accordingly.

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17 THIS AMENDMENT AMENDS 4067H01.01H.