

FIRST REGULAR SESSION

# HOUSE BILL NO. 908

## 103RD GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE ZIMMERMANN.

2189H.011

JOSEPH ENGLER, Chief Clerk

### AN ACT

To amend chapter 379, RSMo, by adding thereto one new section relating to insurance coverage for damage to siding on real property.

*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 379.970, to read as follows:

**379.970. 1. As used in this section, the following terms mean:**

(1) "Dwelling-owners' insurance", the same meaning given to the term in section 374.400;

(2) "Homeowners' insurance", the same meaning given to the term in section 374.400;

(3) "Insurer", any insurance company, including any reciprocal or inter-insurance exchange, licensed and authorized by the director to write homeowners' insurance or dwelling-owners' insurance upon property located within this state.

2. Each insurer that offers or issues policies of dwelling-owners' insurance or homeowners' insurance that are delivered, issued for delivery, continued, or renewed in this state on or after January 1, 2026, and that provide coverage for damage to siding on real property shall provide coverage as required under this section.

3. If the damage to the siding to be covered by the insurer affected only part of the siding on the structure and replacement siding that matches the adjacent siding in quality, color, and size is not reasonably available, the insurer shall:

(1) For damage covered under a homeowners' insurance policy, replace all siding on the structure so as to conform to a reasonably uniform appearance; and

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.

18           **(2) For damage covered under a dwelling-owners' insurance policy, pay an**  
19 **amount equal to the amount the insurer would have paid if the covered damage had**  
20 **occurred on all siding on the structure.**

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