

HB 1433 -- COVERAGE OF ADDITIONAL LIVING EXPENSES FROM GUN VIOLENCE

SPONSOR: Mosley

This bill requires home insurers to cover increased living expenses if a gun violence incident makes the property uninhabitable. This includes temporary housing, increased transportation costs, meals, and necessary living expenses. Insurers set limits on coverage amounts or time periods for additional living expenses. Coverage continues until repairs are done or the insured permanently relocates, subject to policy limits.

The insured must notify the insurer immediately, provide documentation, and cooperate with investigations.

Coverage starts once the property is uninhabitable. An insurer can impose a waiting period of up to 48 hours before coverage becomes effective.