

HB 2250 -- INSURANCE FOR DAMAGE TO SIDING ON REAL PROPERTY

SPONSOR: Zimmermann

This bill contains provisions related to insurance coverage for partially damaged siding on a house. Beginning January 1, 2027, if the damage to siding 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 must:

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

(2) For damage covered under an actual cash value insurance policy, pay an amount equal to the amount the insurer would have paid if the covered damage had occurred on all siding on the structure.

This bill is similar to HB 908 (2025).