

AN ACT concerning regulation.

**Be it enacted by the People of the State of Illinois,  
represented in the General Assembly:**

Section 5. The Illinois Insurance Code is amended by adding Section 143.21d as follows:

(215 ILCS 5/143.21d new)

Sec. 143.21d. Sewer backup and sump pump overflow coverage; notice.

(a) In response to all applications for homeowners insurance, as defined in paragraph (2) of Section 523, received by an insurance company, the insurance company shall provide the applicant information regarding the availability of coverage for loss caused by a sewer backup or overflow from a sump pump, including the coverage limits and costs thereof.

(b) At least 30 days prior to each renewal of any policy of homeowners insurance, as defined in paragraph (2) of Section 523, the insurance company shall provide the insured with information regarding the insured's existing coverage and available coverage for loss caused by a sewer backup or overflow from a sump pump, including the coverage limits and costs thereof.

Section 99. Effective date. This Act takes effect January

Public Act 103-0858

HB5357 Enrolled

LRB103 37078 RPS 67196 b

1, 2025.