



Rep. Elizabeth "Lisa" Hernandez

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10300HB5357ham001

LRB103 37078 RPS 71489 a

1 AMENDMENT TO HOUSE BILL 5357

2 AMENDMENT NO. _____. Amend House Bill 5357 by replacing
3 everything after the enacting clause with the following:

4 "Section 5. The Illinois Insurance Code is amended by
5 adding Section 143.10f as follows:

6 (215 ILCS 5/143.10f new)

7 Sec. 143.10f. Homeowner's insurance policy; sewer backup
8 and sump pump overflow.

9 (a) In this Section, "homeowner's insurance policy" means
10 personal multi-peril property insurance policies covering real
11 property used principally for residential purposes or any
12 household or personal property that is usual or incidental to
13 the occupancy of any premises used for residential purposes.

14 (b) When issuing or quoting a homeowner's insurance
15 policy, an insurer shall disclose whether the homeowner's
16 insurance policy covers damage from a sewer backup or overflow

1 from a sump pump. If the homeowner's insurance policy being
2 issued does not cover damage caused by a sewer backup or
3 overflow from a sump pump, the insurer shall offer the insured
4 the opportunity to purchase additional coverage for damage
5 caused by a sewer backup or overflow from a sump pump. The cost
6 of the additional coverage shall be clearly communicated to
7 the insured at the time the opportunity to purchase the
8 additional coverage is offered."