

HOUSE BILL NO. 1339

Introduced by

Representatives S. Meyer, Schmidt

Senators Heckaman, Heitkamp

1 A BILL for an Act to create and enact a new subsection to section 26.1-39-06 of the North
2 Dakota Century Code, relating to homeowner insurance coverage and notice for matching
3 housing materials.

4 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

5 **SECTION 1.** A new subsection to section 26.1-39-06 of the North Dakota Century Code
6 is created and enacted as follows:

7 In the case of a homeowner policy that covers direct damage sustained in a loss to
8 external building materials which is related to rain, hail, storm, tornado, or other like
9 perils, unless expressly excluded, the determination of direct loss must include
10 indirect loss if necessary for uniform and consistent repair. If the policy expressly
11 excludes the determination of direct loss as established under this subsection, the
12 issuer must offer an endorsement to provide the expressly excluded coverage.