

**HOUSE BILL NO. 1373**

Introduced by

Representatives Brandenburg, Grueneich

Senator Erbele

1 A BILL for an Act to create and enact a new section to chapter 26.1-39 of the North Dakota  
2 Century Code, relating to property ~~and casualty insurance~~ policies for debris removal.

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

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

6 **Property ~~and casualty~~ policies - Required contract term Debris removal.**

7 ~~Each property and casualty must include a term providing if an insured property is~~  
8 ~~destroyed by an event covered by a policy issued under section 26.1-39-10, becomes~~  
9 ~~substandard under subsection 23 of section 40-05-01, and a city incurs costs for demolition,~~  
10 ~~repair, or removal of the substandard structure or building, the insurer shall directly reimburse~~  
11 ~~the city from the proceeds due to be tendered to the insured for the cost of demolition, repair, or~~  
12 ~~removal on the insured property~~

13 1. An insurer covering a building or property, upon submission of a valid invoice to the  
14 insurer by a city or other political subdivision, shall directly reimburse the city or  
15 political subdivision for any cost incurred for debris removal, clean-up, foundation  
16 removal, or excavation due to be tendered to the insured on the insured property.

17 2. In the absence of insurance coverage for debris removal, clean-up, foundation  
18 removal, and excavation, the city or political subdivision may seek reimbursement  
19 directly from the property owner.