

By: Thompson of Brazoria

H.B. No. 1234

A BILL TO BE ENTITLED

AN ACT

relating to residential property insurance coverage of cosmetic damage to a metal roof.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. Subchapter A, Chapter 2002, Insurance Code, is amended by adding Section 2002.007 to read as follows:

Sec. 2002.007. METAL ROOF COVERAGE. (a) In this section, "residential property insurance" has the meaning assigned by Section 2301.002.

(b) This section applies to each insurer that provides residential property insurance in this state, including a county mutual insurance company, farm mutual insurance company, Lloyd's plan, and reciprocal or interinsurance exchange.

(c) Except as provided by Subsection (d), an insurer may not issue or renew a residential property insurance policy unless, if applicable, the insurer provides coverage for damage to a metal roof regardless of whether the damage impedes the function of the roof.

(d) An insured may reject in writing the coverage required by Subsection (c).

SECTION 2. The change in law made by this Act applies only to a residential property insurance policy that is delivered, issued for delivery, or renewed on or after January 1, 2024.

SECTION 3. This Act takes effect September 1, 2023.