

By: Turner of Dallas

H.B. No. 2269

A BILL TO BE ENTITLED

1 AN ACT

2 relating to a requirement for and the contents of a declarations
3 page required for certain standard insurance policy forms for
4 personal automobile insurance.

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

6 SECTION 1. Section [2301.056](#), Insurance Code, is amended by
7 amending Subsection (a) and adding Subsection (b-1) to read as
8 follows:

9 (a) A personal automobile or residential property insurance
10 policy form must include a declarations page that:

11 (1) lists and identifies each type of deductible under
12 the [~~residential property insurance~~] policy; and

13 (2) states the exact dollar amount of each deductible
14 under the [~~residential property insurance~~] policy.

15 (b-1) If a personal automobile insurance policy or an
16 endorsement attached to the policy contains a provision that may
17 cause the exact dollar amount of a deductible under the policy to
18 increase during the policy term from the initial amount selected by
19 the policyholder, the declarations page must identify or include a
20 written disclosure that clearly identifies the applicable policy
21 provision or endorsement. The policy provision or endorsement must
22 explain how any increase in the applicable deductible amount is
23 determined.

24 SECTION 2. The change in law made by this Act applies only

1 to a personal automobile insurance policy delivered, issued for
2 delivery, or renewed on or after January 1, 2022. A personal
3 automobile insurance policy delivered, issued for delivery, or
4 renewed before January 1, 2022, is governed by the law as it existed
5 immediately before the effective date of this Act, and that law is
6 continued in effect for that purpose.

7 SECTION 3. This Act takes effect September 1, 2021.