AN ACT TO PROVIDE THAT IF AN INSURER ADVERTISES AN INSURANCE POLICY IN A FOREIGN LANGUAGE, THE INSURER NEED ONLY PROVIDE AN ENGLISH WRITTEN INSURANCE POLICY, SO LONG AS THE FOREIGN LANGUAGE ADVERTISEMENT CLEARLY STATES THAT THE INSURANCE POLICY IS ONLY AVAILABLE IN ENGLISH; TO PROVIDE THAT IN CASE OF DISPUTES, THE INSURANCE POLICY IS CONTROLLING AND THE FOREIGN LANGUAGE ADVERTISEMENT SHALL NOT BE CONSTRUED TO MODIFY THE INSURANCE POLICY; AND FOR RELATED PURPOSES.

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

SECTION 1. (1) If any insurer advertises an insurance policy, or the availability of a foreign language informational sheet, or the availability of a translation of an insurance policy in a language other than English, the insurer need only provide an English written insurance policy, so long as the advertisement clearly states that the insurance policy is only available in English. Notwithstanding the use of a language other than English in advertisements, in the case of a dispute, the insurance policy is controlling and any advertisements for insurance policies, informational sheets, or translations shall not be construed to modify or change the insurance policy.

(2) Nothing in this section shall be construed to require insurers to provide insurance related services, such as claim services, in language other than English.

SECTION 2. This act shall take effect and be in force from and after July 1, 2001.