

By: Senator(s) Kirby

To: Insurance

SENATE BILL NO. 2031

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

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

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

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

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

