

**Adopted
AMENDMENT NO 3 PROPOSED TO**

Cmte Sub for House Bill No. 1319

BY: Representative Reeves

1 **AMEND** on line 26 by inserting "(1)" before "An"

2 **AMEND further** on line 33 by striking "This" and inserting in
3 lieu thereof the following:

4 "(2) An insurer providing a homeowners protection policy,
5 wind policy, windstorm policy, or like policy, for a dwelling
6 located in the State of Mississippi, which exempts from coverage
7 damages caused by an earthquake shall obtain from the insured a
8 "statement of explanation of earthquake exclusion."

9 (3) A statement of explanation of either flood or earthquake
10 exclusion"

11 **AMEND further** on line 34 by striking the word "statement"

12 **AMEND further** on line 37 after the word "flood" by inserting
13 "or earthquake"

14 **AMEND further** on line 37 by striking the period and inserting
15 in lieu thereof ", as the case may be."

16 **AMEND further** on line 37 by striking "of"

17 **AMEND further** on line 38 by striking "explanation of flood
18 exclusion" and by striking "above"

19 **AMEND further** on line 40 and on line 43 by striking
20 "explanation of flood exclusion"

21 **AMEND further** on line 42 by striking "of"

22 **AMEND further** on line 57 by inserting before "under" the
23 following: "or a statement of explanation of earthquake
24 exclusion"

25 **AMEND further** the title on line 6 after the semicolon by
26 inserting:

27 "ANY INSURER PROVIDING A HOMEOWNERS PROTECTION POLICY, WIND
28 POLICY, WINDSTORM POLICY, OR LIKE POLICY, FOR A DWELLING LOCATED
29 IN THE STATE OF MISSISSIPPI, WHICH EXEMPTS FROM COVERAGE DAMAGES
30 CAUSED BY AN EARTHQUAKE SHALL OBTAIN FROM THE INSURED A "STATEMENT
31 OF EXPLANATION OF EARTHQUAKE EXCLUSION;"

32 **AMEND further** the title on line 9 by inserting after "FLOOD"
33 the following: "OR EARTHQUAKE"