

By: Senator(s) Kirby

To: Insurance

SENATE BILL NO. 2848

1 AN ACT TO AUTHORIZE AN INSURANCE COMPANY TO ADVERTISE A  
2 POLICY IN A FOREIGN LANGUAGE, BUT ONLY OFFER THE POLICY IN  
3 ENGLISH; AND FOR RELATED PURPOSES.

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

5 **SECTION 1.** (1) If an insurer advertises an insurance  
6 policy, or the availability of a foreign language informational  
7 sheet, or the availability of a translation of an insurance policy  
8 in a language other than English, the insurer only needs to  
9 provide an English written insurance policy, so long as the  
10 advertisement clearly states that the insurance policy is only  
11 available in English. Notwithstanding the use of a language  
12 other than English in an advertisement, if there is a dispute, the  
13 insurance policy is controlling and an advertisement of an  
14 insurance policy, informational sheet or translation may not be  
15 construed to modify or change the insurance policy.

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

19 **SECTION 2.** This act shall take effect and be in force from  
20 and after its passage.