

By: Senator(s) Williamson, Dawkins

To: Insurance

SENATE BILL NO. 2911

1 AN ACT TO CREATE THE "UNIFORM INSURANCE NONCOVERAGE  
2 DISCLOSURE ACT"; TO REQUIRE EACH POLICY WRITTEN BY ANY INSURANCE  
3 COMPANY DOING BUSINESS IN THIS STATE TO PROVIDE FULL DISCLOSURE OF  
4 COVERAGE AND NONCOVERAGE; TO PROVIDE THAT A VIOLATION OF THIS ACT  
5 SHALL BE TREATED AS A VIOLATION OF THE MISSISSIPPI CONSUMER  
6 PROTECTION ACT; AND FOR RELATED PURPOSES.

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

8 **SECTION 1.** (1) This act shall be known and may be cited as  
9 the "Uniform Insurance Noncoverage Disclosure Act."

10 (2) Each individual policy written by any insurance company  
11 doing business in this state shall include on the front or first  
12 page of the policy a "Noncoverage Disclosure" box restating in  
13 plain English, in bold font twice the size of the text in the body  
14 of the policy, all conditions, exclusions and other limitations  
15 pertaining to coverage under that policy, regardless of the  
16 underlying insurance product in question.

17 (3) Any violation of this act shall be treated as a  
18 violation of the Mississippi Consumer Protection Act, Section  
19 75-24-1 et seq., regarding unfair or deceptive acts or practices.

20 (4) The Commissioner of Insurance may promulgate rules and  
21 regulations to effectuate the purposes of this act.

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