

By: Senator(s) Johnson

To: Judiciary, Division A

SENATE BILL NO. 2130  
(As Sent to Governor)

1 AN ACT TO PROVIDE THAT IF AN INSURER HAS ISSUED TO AN INSURED  
2 A POLICY THAT PROVIDES COVERAGE OR A BINDER THAT BINDS COVERAGE OF  
3 A RESIDENTIAL STRUCTURE, THE INSURER SHALL NOT CANCEL THE POLICY,  
4 CANCEL THE BINDER, OR DENY COVERAGE SOLELY BECAUSE OF THE AGE OF  
5 THE ROOF OF THE RESIDENTIAL STRUCTURE; AND FOR RELATED PURPOSES.

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

7 **SECTION 1.** (1) If an insurer has issued to an insured a  
8 policy that provides coverage or a binder that binds coverage of a  
9 residential structure, the insurer shall not cancel the policy,  
10 cancel the binder, or deny coverage solely because of the age of  
11 the roof of the residential structure.

12 (2) This act shall apply to homeowners' insurance policies  
13 issued or renewed on or after July 1, 2024.

14 **SECTION 2.** This act shall take effect and be in force from  
15 and after July 1, 2024.

