

SENATE COMMITTEE SUBSTITUTE

FOR

HOUSE BILL NO. 1381

AN ACT

To amend chapter 375, RSMo, by adding thereto one new section relating to interpretation of insurance materials.

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BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF MISSOURI, AS FOLLOWS:

Section A. Chapter 375, RSMo, is amended by adding thereto one new section, to be known as section 375.919, to read as follows:

375.919. 1. An insurer, as defined in section 375.001, may provide an insurance policy, endorsement, rider and any explanatory material in a language other than English. In the event of a dispute regarding the insurance or advertising material, the English language version shall dictate the resolution. If a policy, endorsement or rider is provided in a language other than English, the insurer shall also, at the same time, provide to the policyholder a copy of such policy, endorsement or rider in English, and shall disclose on such document, in both English and the other language, the following:

(1) The translation is for informational purposes only; and  
(2) The English language version of the policy will be controlling unless the language in the other language version is shown to be a fraudulent misrepresentation.

2. Any knowing misrepresentation in providing a policy,

endorsement, rider or explanatory materials in a language other than English is a violation of sections 375.930 to 375.948.