

HB 306 -- COMMERCIAL CASUALTY INSURANCE COVERAGE FOR RIOT OR CIVIL
COMMOTION

SPONSOR: Gardner

This bill requires all policies of commercial casualty insurance issued on or after January 1, 2016 to provide coverage for all direct physical losses resulting from a riot or civil commotion, including looting, and to provide coverage for losses caused by acts of striking employees while occupying the described premises.

Coverage for loss of business income caused by a riot, civil commotion or actions of a civil authority resulting in an inability of the business to open or operate must be offered.