

FIRST REGULAR SESSION

# HOUSE BILL NO. 306

98TH GENERAL ASSEMBLY

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INTRODUCED BY REPRESENTATIVE GARDNER.

0201L.011

D. ADAM CRUMBLISS, Chief Clerk

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## AN ACT

To amend chapter 379, RSMo, by adding thereto one new section relating to commercial casualty insurance coverage for riot or civil commotion.

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*Be it enacted by the General Assembly of the state of Missouri, as follows:*

Section A. Chapter 379, RSMo, is amended by adding thereto one new section, to be  
2 known as section 379.899, to read as follows:

**379.899. All policies of commercial casualty insurance, as defined in section  
2 379.882, issued in this state on or after January 1, 2016, shall:**

**3 (1) Provide coverage for all direct physical losses resulting from riot or civil  
4 commotion, including looting occurring at the time and place of a riot or civil commotion,  
5 and losses caused by acts of striking employees while occupying the described premises;  
6 and**

**7 (2) Offer coverage for loss of business income or interruption of business income  
8 caused by riot or civil commotion resulting in an inability of the business to open or  
9 operate, including an inability of the business to open or operate due to the actions of a  
10 civil authority.**

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EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.