

Senate Bill 295

By: Senators Seay of the 34th and Sims of the 12th

A BILL TO BE ENTITLED
AN ACT

1 To amend Code Section 33-24-46 of the Official Code of Georgia Annotated, relating to
2 cancellation or nonrenewal of certain residential real property insurance policies, so as to
3 limit unfair cancellation or nonrenewals of policies for claims based on damage from storms
4 or natural disasters under certain circumstances; to provide for related matters; to repeal
5 conflicting laws; and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 **SECTION 1.**

8 Code Section 33-24-46 of the Official Code of Georgia Annotated, relating to cancellation
9 or nonrenewal of certain residential real property insurance policies, is amended by adding
10 a new subsection to read as follows:

11 "(n)(1) For purposes of this subsection, the term 'natural disaster or storm' means:

12 (A) An atmospheric disturbance manifested in strong winds accompanied by rain,
13 snow, or other precipitation, including hurricanes and tornadoes;

14 (B) Lightning;

15 (C) Wind with a speed from 48 to 55 knots, 55 to 63 miles per hour, or 89 to 102
16 kilometers per hour;

17 (D) Precipitation in the form of rain, snow, hail, or sleet; and

18 (E) Effects caused by a hazard created in nature, including a flood, earthquake, forest
19 fire, and landslide.

20 (2) Any provision of this Code section notwithstanding, no residential real property
21 insurance policy shall be cancelled or subject to nonrenewal for any number of claims
22 against the policy where such claims are attributable to a natural disaster or storm and
23 where the policy holder has held such policy of insurance for the insured residential real
24 property for ten or more consecutive years."

25

SECTION 2.

26 All laws and parts of laws in conflict with this Act are repealed.