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# 2011 -- H 5149

# STATE OF RHODE ISLAND

#### IN GENERAL ASSEMBLY

#### JANUARY SESSION, A.D. 2011

### AN ACT

#### RELATING TO INSURANCE -- CASUALTY INSURANCE GENERALLY

Introduced By: Representative Peter J. Petrarca

Date Introduced: January 27, 2011

Referred To: House Corporations

It is enacted by the General Assembly as follows:

- 1 SECTION 1. Chapter 27-8 of the General Laws entitled "Casualty Insurance Generally"
- 2 is hereby amended by adding thereto the following section:
- 3 <u>27-8-19. Innocent spouse coverage. --</u> Coverage under a policy may only be voided to
- 4 an insured who committed a fraud or policy violation and coverage shall not be denied to an
- 5 <u>innocent spouse or estate of an innocent spouse.</u>
- 6 SECTION 2. This act shall take effect upon passage.

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#### **EXPLANATION**

# BY THE LEGISLATIVE COUNCIL

# OF

# AN ACT

# RELATING TO INSURANCE -- CASUALTY INSURANCE GENERALLY

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1 This act would provide that coverage under an insurance policy may only be voided to an

2 insured who committed a fraud or policy violation and coverage would not be denied to an

3 innocent spouse or estate of an innocent spouse.

4 This act would take effect upon passage.

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