

---

**SENATE BILL 6244**

---

**State of Washington**

**66th Legislature**

**2020 Regular Session**

**By** Senator Wellman

1 AN ACT Relating to notification of insurance policy sublimits on  
2 the policy's declarations page; adding a new section to chapter 48.18  
3 RCW; creating a new section; and providing an effective date.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

5 NEW SECTION. **Sec. 1.** The legislature finds that the  
6 declarations page of an insurance policy - the front page or pages  
7 specifying the named insured, address, policy period, location of  
8 premises, policy limits, and other key information - is essential to  
9 policyholders' ability to understand a policy and the losses it may  
10 cover. The legislature also finds that certain insurance policies  
11 contain riders, endorsements, or applications that sublimit coverage,  
12 setting a maximum dollar amount or percentage available to cover  
13 specific types of loss, and that this maximum amount may be less than  
14 the policy limit indicated on the declarations page. The legislature  
15 finds that the existence of any such sublimits to coverage should be  
16 noted on the declarations page in order to ensure that policyholders  
17 accurately understand a policy's coverage.

18 NEW SECTION. **Sec. 2.** A new section is added to chapter 48.18  
19 RCW to read as follows:

1 Any rider, endorsement, or application attached to and made a  
2 part of a policy must be noted clearly and unambiguously on the  
3 declarations page of that policy form. The description of the rider,  
4 endorsement, or application must include whether it expands or  
5 restricts coverage from the base policy. Any rider, endorsement, or  
6 application that creates or enforces a sublimit within its coverage  
7 must include the amount of the sublimit in its description.

8 NEW SECTION. **Sec. 3.** This act takes effect July 1, 2021.

--- END ---