

HB5356



103RD GENERAL ASSEMBLY

State of Illinois

2023 and 2024

HB5356

Introduced 2/9/2024, by Rep. Elizabeth "Lisa" Hernandez

SYNOPSIS AS INTRODUCED:

215 ILCS 5/143.10f new

Amends the Illinois Insurance Code. Provides that a homeowner's insurance policy that is amended, issued, delivered, or renewed on or after the effective date of the amendatory Act shall provide coverage for damage caused by a sewer backup or overflow from a sump pump. Defines "homeowner's insurance policy".

LRB103 37241 RPS 67361 b

A BILL FOR

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Illinois Insurance Code is amended by
5 adding Section 143.10f as follows:

6 (215 ILCS 5/143.10f new)

7 Sec. 143.10f. Homeowner's insurance; sewer backup and sump
8 pump overflow coverage.

9 (a) In this Section, "homeowner's insurance policy" means
10 personal multi-peril property insurance policies covering real
11 property used principally for residential purposes or any
12 household or personal property that is usual or incidental to
13 the occupancy of any premises used for residential purposes.

14 (b) A homeowner's insurance policy that is amended,
15 issued, delivered, or renewed on or after the effective date
16 of this amendatory Act of the 103rd General Assembly shall
17 provide coverage for damage caused by a sewer backup or
18 overflow from a sump pump.