



Rep. Elizabeth "Lisa" Hernandez

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10300HB5356ham002

LRB103 37241 RPS 72421 a

1 AMENDMENT TO HOUSE BILL 5356

2 AMENDMENT NO. \_\_\_\_\_. Amend House Bill 5356 by replacing  
3 everything after the enacting clause with the following:

4 "Section 5. The Illinois Insurance Code is amended by  
5 adding Sections 143.10f and 143.21d 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 offered or  
15 issued or renewed on or after the effective date of this  
16 amendatory Act of the 103rd General Assembly shall include an

1 offer from the insurer to purchase optional coverage with a  
2 specific limit for damage caused by a sewer backup or overflow  
3 from a sump pump.

4 (215 ILCS 5/143.21d new)

5 Sec. 143.21d. Sewer backup and sump pump overflow  
6 coverage; notice. In response to all applications for a policy  
7 of fire and extended coverage insurance, as defined in  
8 subsection (b) of Section 143.13, received by the insurance  
9 company, information shall be provided by the insurance  
10 company to the applicant regarding the availability, coverage  
11 limit, and cost of insurance for loss caused by a sewer backup  
12 or overflow from a sump pump.

13 Section 99. Effective date. This Act takes effect January  
14 1, 2025.".