

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 143.21d as follows:

6 (215 ILCS 5/143.21d new)

7 Sec. 143.21d. Sewer backup and sump pump overflow
8 coverage; notice.

9 (a) In response to all applications for homeowners
10 insurance, as defined in paragraph (2) of Section 523,
11 received by an insurance company, the insurance company shall
12 provide the applicant information regarding the availability
13 of coverage for loss caused by a sewer backup or overflow from
14 a sump pump, including the coverage limits and costs thereof.

15 (b) At least 30 days prior to each renewal of any policy of
16 homeowners insurance, as defined in paragraph (2) of Section
17 523, the insurance company shall provide the insured with
18 information regarding the insured's existing coverage and
19 available coverage for loss caused by a sewer backup or
20 overflow from a sump pump, including the coverage limits and
21 costs thereof.

22 Section 99. Effective date. This Act takes effect January

1 1, 2025.