

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 policy; sewer backup  
8 and sump pump overflow.

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) When issuing or quoting a homeowner's insurance  
15 policy, an insurer shall disclose whether the homeowner's  
16 insurance policy covers damage from a sewer backup or overflow  
17 from a sump pump. If the homeowner's insurance policy being  
18 issued does not cover damage caused by a sewer backup or  
19 overflow from a sump pump, the insurer shall offer the insured  
20 the opportunity to purchase additional coverage for damage  
21 caused by a sewer backup or overflow from a sump pump. The cost  
22 of the additional coverage shall be clearly communicated to  
23 the insured at the time the opportunity to purchase the

1 additional coverage is offered.