

2009 ASSEMBLY BILL 24

February 5, 2009 – Introduced by Representative SCHNEIDER. Referred to Committee on Insurance.

1 **AN ACT** *to create* 632.06 of the statutes; **relating to:** insurance coverage of
2 modifications to undamaged portions of property to match repaired portions of
3 property.

Analysis by the Legislative Reference Bureau

This bill provides that an insurer under a property insurance policy must pay for any cosmetic modifications, such as painting or siding installation, to the undamaged portion of the property that are necessary to match the repaired, rebuilt, or replaced portion of the property that was damaged.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

4 **SECTION 1.** 632.06 of the statutes is created to read:
5 **632.06 Restoration of whole property.** An insurer that issues a property
6 insurance policy shall indemnify the insured for the cost of any cosmetic
7 modifications, such as painting or installation of siding, to undamaged parts of the
8 insured property that are necessary to match the repaired, rebuilt, or replaced
9 portion of the insured property that was damaged.

ASSEMBLY BILL 24

1 **SECTION 2. Initial applicability.**

2 (1) If a fire or other property insurance policy that is in effect on the effective
3 date of this subsection contains a provision that is inconsistent with this act, this act
4 first applies to that insurance policy on the date on which it is renewed.

5 (END)