

2010 SESSION

INTRODUCED

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HOUSE BILL NO. 205

Offered January 13, 2010

Prefiled January 8, 2010

A BILL to amend the Code of Virginia by adding a section numbered 38.2-2105.1, relating to the duty of an insurer to restore residential real property to its pre-loss condition.

Patron—Alexander

Referred to Committee on Commerce and Labor

Be it enacted by the General Assembly of Virginia:

1. That the Code of Virginia is amended by adding a section numbered 38.2-2105.1 as follows:

§ 38.2-2105.1. Repairs to undamaged portion of damaged residential real property.

A policy of fire insurance or miscellaneous property insurance covering residential real property shall provide that the duty of the insurer to repair, rebuild, or replace damaged portions of insured property includes an obligation to paint or otherwise repair the undamaged portion of the property that is adjacent to or in the immediate area of the damaged portion of the property, in the same manner and with the same material as is used to repair the damaged portion of the property, if and to the extent necessary to avoid creating, by repairing the damaged portion of the property, unreasonable differentiations in the appearance of the damaged and the undamaged portions of the property that did not exist prior to the loss.

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