

1 VIRGINIA ACTS OF ASSEMBLY — CHAPTER

2 *An Act to amend and reenact § 38.2-2107 of the Code of Virginia, relating to fire insurance policy*
3 *forms.*

4 [H 1527]

5 Approved

6 **Be it enacted by the General Assembly of Virginia:**7 **1. That § 38.2-2107 of the Code of Virginia is amended and reenacted as follows:**8 **§ 38.2-2107. Commission may establish guidelines for filing readable fire insurance policy**
9 **forms.**

10 A. The Commission may establish guidelines for the filing of simplified and readable policies of
11 insurance. An insurer may issue a simplified and readable policy of insurance that deviates in language
12 from the standard policy form provided for in §§ 38.2-2104, 38.2-2105, and 38.2-2106 if the deviating
13 policy form is (i) in no respect less favorable to the insured than the standard policy form, and is (ii)
14 approved by the Commission prior to issuance.

15 B. Notwithstanding the pro rata liability provision included in § 38.2-2105, such simplified and
16 readable policies *or endorsements* may be issued to apply on an excess ~~or primary~~ basis if such
17 provisions are clearly stated in the policy form ~~and the policy is identified in its title or heading as an~~
18 ~~excess or primary insurance policy or endorsement.~~

ENROLLED

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