Advocacy Win! New Rights for Colorado Insurance Consumers (HB 22-1111)

UP is pleased to share the great news that we succeeded in securing new rights for CO insurance consumers that will improve future disaster recovery when Governor Polis today signed CO HB 22-1111 into law.

UP was instrumental in the negotiations and testimony that led to the bill’s passage. Hat’s off to Representatives Judy Amabile and Senators Bob Rankin and Senate President Steve Fenberg, Commissioner Mike Conway, Louisville Mayor Ashley Stolzman and Boulder Recovery Manager Garry Sanfacon.

Among the bill’s benefits are:

- Minimum 24 months to collect Additional Living Expense Coverage with 2 extensions of 6 months
- 36 months to collect the full replacement value of destroyed property
- The right to use all available rebuild benefits to buy a replacement home
- The right to collect 65% of contents benefits without the trauma of having to inventory a lifetime of possession
- The right to know how an insurer calculated depreciation
- The right to use “Other Structures” benefits to replace the main dwelling

We are so thankful to our staff and volunteers who worked hard to make this happen. Special mention: Kerri Waite, Natascha O’Flaherty, Bob Hunnes, Mike Vincent, Jon Pratt Although the bill is not retroactive, it sets standards that currently recovering survivors can reference in claim negotiations.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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