

## **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 possessions
- 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.