

## [Colorado Homeowners Insurance Reform Act of 2013](#)

United Policyholders is proud to have helped improve and pass the Colorado Homeowners Insurance Reform Act of 2013. We appreciate the respect and attention we received from Colorado lawmakers and the dedication and hard work of our volunteer team. We are honoring legislators and our volunteers at an event in Denver and will be present when Governor Hickenlooper signs the bill at the Capitol in Denver.

### **The Colorado Homeowners Insurance Reform Act of 2013 includes:**

- 365 days minimum Additional Living Expenses in every policy. Insurer must offer 24 months at the point of sale.
- 365 days minimum to submit a Contents inventory.
- 365 days after the expiration of Additional Living Expenses benefits to replace and recover full replacement cost.
- Policyholders who do not want to submit itemized inventories can choose to accept 30% of their contents limit or negotiate a higher amount with their insurer.
- From the date the bill is signed, Colorado law on the statute of limitations trumps insurance policy suit limitations. Breach of contract in Colorado is 3 year statute so no policy can mandate less time than that to file suit.
- We succeeded in removing a provision that would have created an illogical and unfair obligation on policyholders to set their own policy limit and confirm at the point of sale that their coverage as adequate. Policyholders would have to be clairvoyant for that to happen – as they don't get a copy of their policy until after they've bought it, so have no way of knowing whether or not it is adequate.

We helped get the bill in the best shape possible and an outstanding team of wildfire survivors and UP volunteers provided the testimony that convinced lawmakers to do the right thing. Our team included 2010 Boulder wildfire survivor Bruce Honeyman, 2012 Fort Collins wildfire survivor Dale Snyder, 2012

---

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](http://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.

Source: <https://uphelp.org/claim-guidance-publications/colorado-homeowners-insurance-reform-act-of-2013/> Date: December 8, 2021

Colorado Springs wildfire survivors Kerri Olivier, Steve and Karla Price, volunteers Garry Sanfacon and Scott DeLuise and pro bono lobbyists Terry Snyder and Mercedes Aponte.

Special thanks to Hon. Claire Levy, Hon. John Kafalas, Hon. Jeanne Nicholson, Hon Joann Ginal, Hon. Owen Hill and Hon. Vicki Marble.

- [Read the complete text of the bill as prepared for the signatures of the appropriate legislative officers and the Governor.](#)
- [Read our FAQs about the Colorado Homeowners Insurance Reform Act of 2013](#)

---

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](http://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.

Source: <https://uphelp.org/claim-guidance-publications/colorado-homeowners-insurance-reform-act-of-2013/> Date: December