ASSEMBLY BILL NO. 248—ASSEMBLYMEN CHOWNING, GIUNCHIGLIANI, PARKS, DE BRAGA, HETTRICK, DINI, PERKINS, EVANS, ARBERRY, FREEMAN, GIBBONS, NEIGHBORS, BEERS, PARNELL, HUMKE, CLABORN, MORTENSON, KOIVISTO, TIFFANY, MCCLAIN, BROWER, LESLIE, BUCKLEY, GOLDWATER, SEGERBLOM, ANDERSON, BACHE, ANGLE, GUSTAVSON AND PRICE

FEBRUARY 16, 1999

Referred to Committee on Commerce and Labor

SUMMARY—Authorizes insurer to provide copy of policy or contract of insurance in languages other than English. (BDR 57-1314)

FISCAL NOTE: Effect on Local Government: No.

Effect on the State or on Industrial Insurance: No.

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EXPLANATION – Matter in **bolded italics** is new; matter between brackets [omitted material] is material to be omitted.

AN ACT relating to contracts of insurance; authorizing an insurer to provide a copy of a policy or contract of insurance written in a language other than English; providing that the policy or contract of insurance written in English is controlling in the case of a dispute; and providing other matters properly relating thereto.

THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

- **Section 1.** Chapter 687B of NRS is hereby amended by adding thereto a new section to read as follows:
- 1. An insurer may provide to an insured or annuitant, or to a potential insured or annuitant, a copy of a policy or contract of
- 5 insurance written in a language other than English.
- 6 2. The policy or contract of insurance written in English is the sole
- source of the rights and obligations of the parties to that policy.
- 8 3. In the case of a dispute, the terms of the policy or contract of
- 9 insurance written in English are controlling.

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