

House File 2466 - Introduced

HOUSE FILE _____
BY MAY

Passed House, Date _____ Passed Senate, Date _____
Vote: Ayes _____ Nays _____ Vote: Ayes _____ Nays _____
Approved _____

A BILL FOR

1 An Act relating to intentional acts exclusions in insurance
2 policies.
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:
4 TLSB 6051HH 82
5 av/nh/8

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1 1 Section 1. NEW SECTION. 515.101A DUTY TO DEFEND ==
1 2 SELF=DEFENSE.
1 3 A condition or exclusion in an application, policy, or
1 4 contract of insurance that excludes coverage for expected or
1 5 intentional injuries caused by the insured is not applicable
1 6 when the injury occurred while the insured was acting in
1 7 self-defense.
1 8 EXPLANATION
1 9 This bill provides that a condition or exclusion in an
1 10 application, policy, or contract of insurance that excludes
1 11 coverage for expected or intentional injuries caused by the
1 12 insured is not applicable when the injury occurred while the
1 13 insured was acting in self-defense. The bill abrogates the
1 14 holdings of the Iowa supreme court that acting in self-defense
1 15 by an insured does not prevent application of an intentional
1 16 acts exclusion in the insured's insurance policy.
1 17 LSB 6051HH 82
1 18 av/nh/8