

House File 69 - Introduced

HOUSE FILE 69

BY WILLS

A BILL FOR

1 An Act relating to insurance coverage for public and private
2 schools that authorize persons to go armed with, carry, or
3 transport firearms on school grounds.

4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. Section 507B.4, subsection 3, Code 2019, is
2 amended by adding the following new paragraph:

3 NEW PARAGRAPH. *t. Authorization of firearms on school*
4 *grounds.* Refusing to provide or charging unfair discriminatory
5 premiums, policy fees, or rates for any policy or contract
6 of real or personal property insurance, liability insurance,
7 or policy containing liability coverage to a school solely
8 because the school authorizes a person to go armed with, carry,
9 or transport a firearm on the school grounds for security
10 purposes. For purposes of this paragraph, "school" means a
11 public or nonpublic school as defined in section 280.2.

12 EXPLANATION

13 The inclusion of this explanation does not constitute agreement with
14 the explanation's substance by the members of the general assembly.

15 Code section 507B.3 forbids a person from engaging in any
16 trade practice defined or determined to be an unfair method of
17 competition, or an unfair or deceptive act or practice in the
18 business of insurance.

19 This bill provides that the refusal to provide or the
20 charging of unfair discriminatory premiums, policy fees,
21 or rates for any policy or contract of real or personal
22 property insurance, liability insurance, or policy containing
23 liability coverage to a private or public school solely because
24 the school authorizes a person to go armed with, carry, or
25 transport a firearm on the school grounds for security purposes
26 is an unfair method of competition, or an unfair or deceptive
27 act or practice in the business of insurance.

28 Under Code section 724.4B(2)(b), a school may specifically
29 authorize a person to go armed with, carry, or transport
30 a firearm on school grounds. "School" means a public or
31 nonpublic school as defined in Code section 280.2.