

FEB 20 2006  
HUMAN RESOURCES

HOUSE FILE 2434  
BY HOGG

Passed House, Date \_\_\_\_\_ Passed Senate, Date \_\_\_\_\_  
Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_ Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_  
Approved \_\_\_\_\_

**A BILL FOR**

1 An Act relating to insurance coverage for certain child care  
2 providers and providing an applicability date.  
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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HF 2434

1 Section 1. NEW SECTION. 515.110A HOMEOWNERS INSURANCE --  
2 CHILD CARE ENDORSEMENT.

3 1. DEFINITIONS. As used in this section, unless the  
4 context otherwise requires:

5 a. "Child care" means the same as defined in section  
6 237A.1.

7 b. "Child care home" means a person or program providing  
8 child care to five or fewer children at any one time that  
9 registers to provide child care as a child development home  
10 under section 237A.3.

11 c. "Child development home" means a person or program  
12 registered under section 237A.3A that may provide child care  
13 to six or more children at any one time.

14 d. "Homeowners insurance" means a policy consisting of a  
15 combination of property insurance and casualty insurance that  
16 provides coverage for the risks of owning or renting a private  
17 home.

18 2. An insurance company offering homeowners insurance in  
19 this state shall also offer coverage for losses arising out of  
20 or in connection with child care provided in a private home by  
21 a registered child care home or child development home. This  
22 requirement may be met by offering a separate policy or  
23 endorsement for which premiums are assessed and paid.

24 3. An insurance company offering homeowners insurance in  
25 this state shall not cancel or refuse to issue or renew a  
26 policy of homeowners insurance on a private home solely on the  
27 basis that the applicant or policyholder provides child care  
28 if the applicant or policyholder is a registered child care  
29 home or child development home.

30 Sec. 2. APPLICABILITY. This Act applies to homeowners  
31 insurance policies delivered, issued for delivery, continued,  
32 or renewed in this state on or after July 1, 2006.

33 EXPLANATION

34 This bill requires insurance companies doing business in  
35 this state that issue homeowners insurance policies to offer

1 coverage for losses arising out of or in connection with child  
2 care provided in a private home that is a registered child  
3 care home or child development home. The requirement may be  
4 met by offering a separate policy or endorsement for which  
5 premiums are assessed and paid.

6 The bill also prohibits such insurers from canceling or  
7 refusing to issue or renew homeowners insurance on a private  
8 home solely on the basis that the applicant or policyholder  
9 provides child care if the applicant or policyholder is a  
10 registered child care home or child development home.

11 Under the bill, a child development home is a person or  
12 program registered under Code section 237.3A that may provide  
13 child care to six or more children at any one time. A child  
14 care home is a person or program that provides child care to  
15 five or fewer children and registers pursuant to Code section  
16 237.3A as a child development home.

17 The bill is applicable to homeowners policies issued,  
18 issued for delivery, continued, or renewed in this state on or  
19 after July 1, 2006.

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