

House Bill 84 (AS PASSED HOUSE AND SENATE)

By: Representatives Cheokas of the 138th, Meadows of the 5th, Duncan of the 26th, and Smith of the 134th

A BILL TO BE ENTITLED
AN ACT

1 To amend Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to
2 insurance generally, so as to provide for conspicuous notice and clear exclusion notices and
3 guidance; to provide for applicability; to repeal conflicting laws; and for other purposes.

4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

5 style="text-align:center">**SECTION 1.**

6 Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to insurance
7 generally, is amended by revising Code Section 33-24-30, relating to excluding or denying
8 coverage on basis of violation of civil air regulations, as follows:

9 "33-24-30.

10 (a) No policy of insurance issued or delivered in this state covering any loss, expense, or
11 liability arising out of the ownership, maintenance, or use of an aircraft shall exclude or
12 deny coverage because the aircraft is operated in violation of civil air regulations pursuant
13 to federal, state, or local laws or ordinances.

14 (b) This Code section does not prohibit the use of specific exclusions or conditions in any
15 such policy which relates to any of the following:

16 (1) Certification of an aircraft in a stated category by the Federal Aviation
17 Administration;

18 (2) Certification of a pilot in a stated category by the Federal Aviation Administration;

19 (3) Establishing requirements for pilot experience; or

20 (4) Establishing limitations on the use of the aircraft.

21 (c) Any policy of insurance containing one, all, or any combination of the specific
22 exclusions or conditions in the categories permitted in subsection (b) of this Code section
23 shall include conspicuous notice advising the insured that the policy contains such
24 exclusions or conditions and provide specific instructions as to what actions the insured
25 shall undertake in order to protect and preserve his or her rights and coverages under the
26 policy."

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SECTION 2.

28 This Act shall be applicable to policies issued on or renewed after July 1, 2015.

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SECTION 3.

30 All laws and parts of laws in conflict with this Act are repealed.