

**ADOPTED REGULATION OF THE
COMMISSIONER OF INSURANCE**

LCB File No. R007-16

Effective June 28, 2016

EXPLANATION – Matter in *italics* is new; matter in brackets ~~omitted material~~ is material to be omitted.

AUTHORITY: §1, NRS 679B.130, 690C.080 and 690C.300.

A REGULATION relating to insurance; defining the term “normal wear and tear” for the purpose of interpreting provisions of the Nevada Insurance Code relating to service contracts; and providing other matters properly relating thereto.

Legislative Counsel’s Digest:

Existing law authorizes the Commissioner of Insurance to adopt regulations to carry out the provisions of the Nevada Insurance Code. (NRS 679B.130) This regulation defines the term “normal wear and tear” for the purpose of interpreting provisions of the Code relating to service contracts.

Section 1. Chapter 690C of NAC is hereby amended by adding thereto a new section to read as follows:

As used in NRS 690C.080, the term “normal wear and tear” includes, without limitation, damage which necessitates the provision of the following services:

- 1. Repair or replacement of a tire or wheel on a motor vehicle damaged as a result of coming into contact with a road hazard;*
- 2. Removal of a dent, ding or crease on a motor vehicle that is repairable using a process of painless dent removal without affecting the existing paint finish or removing the body panels of the motor vehicle or sanding, bonding or painting the existing finish of the motor vehicle;*

3. Repair of a chip or crack in the windshield or replacement of the windshield of a motor vehicle damaged as a result of a road hazard; and

4. Replacement of a key or key fob of a motor vehicle if the key or key fob becomes inoperable or is lost or stolen.