

**LCB File No. R067-07**

**PROPOSED REGULATION OF THE  
COMMISSIONER OF INSURANCE**

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

AUTHORITY: NRS 679B.130 and NRS 690C.300

A REGULATION relating to the completion of emergency repairs under the provisions of a service contract within 24 hours, or provide comparable lodging if the service contract relates to goods that are essential to the health and safety of the holder.

**Section 1.** NAC 690C.110 is hereby amended to read as follows:

NAC 690C.110 Information required in contract. (NRS 690C.300)

1. A service contract must clearly state the procedures for making a claim on the contract, including, without limitation:

(a) A toll-free telephone number for claim service.

(b) Procedures for obtaining prior approval of work if such approval is required by the contract.

(c) If the service contract relates to goods that are essential to the health and safety of the holder, procedures for obtaining emergency service on such goods outside of normal business hours, including, without limitation, a statement which provides that if the emergency involves the loss of heating or cooling, loss of plumbing, substantial loss of electrical service or any other condition which renders a dwelling uninhabitable, repairs will ~~commence within 24 hours after the report of the claim~~ *be completed within 24 hours after the report of the claim. If the repairs cannot reasonably be completed within 24 hours after the report of the claim:*

*1. The provider must secure the residence to prevent further damage and ensure safe habitation; and*

*2. The inhabitants of the residence must be provided with comparable lodging until such time that the damaged dwelling is restored to a habitable condition.*

2. If any preexisting conditions are excluded from coverage, the service contract must state the basis upon which service may be denied for such preexisting conditions.