

**PROPOSED REGULATION OF THE
COMMISSIONER OF INSURANCE**

LCB File No. R067-07

August 9, 2007

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

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

A REGULATION relating to insurance; revising provisions concerning the information required to be included in a service contract; and providing other matters properly relating thereto.

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

690C.110 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]~~ **and:**

(1) If repairs can reasonably be completed within 24 hours after the report of the claim ~~[,]~~
, the repairs will be completed within that period; and

(2) If repairs cannot reasonably be completed within 24 hours after the report of the claim:

(I) The provider will take steps to prevent further damage to the dwelling from occurring and to ensure safe habitation; and

(II) The inhabitants of the dwelling will be provided with comparable lodging until the 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.