

**PROPOSED REGULATION OF
THE COMMISSIONER OF INSURANCE**

LCB File No. R151-99

November 9, 1999

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

AUTHORITY: §§1, 2 and 4, NRS 679B.130; §3, NRS 690B.160.

Section 1. Chapter 686B of NAC is hereby amended by adding thereto a new section to read as follows:

- 1. A policy fee must comply with the provisions set forth in NRS 686B.050 and 686B.060.*
- 2. An insurer who charges a policy fee shall file the fee with the commissioner pursuant to NRS 686B.070.*
- 3. An insurer shall not charge a policy fee for the renewal of a policy of insurance.*
- 4. As used in this section, “policy fee” means a charge imposed by an insurer for the issuance of a policy of insurance.*

Sec. 2. Chapter 687B of NAC is hereby amended by adding thereto a new section to read as follows:

A policy of liability insurance that is sold by a short-term lessor of a motor vehicle to a short-term lessee of a motor vehicle:

- 1. Shall be deemed to provide primary coverage and any other policy of liability insurance shall be deemed to provide excess coverage;*
- 2. Must provide coverage for personal liability; and*
- 3. Must be filed with the commissioner in the manner set forth in chapter 686B of NRS.*

Sec. 3. Chapter 690B of NAC is hereby amended by adding thereto a new section to read as follows:

For the purposes of NRS 690B.160, "emergency" means:

- 1. The loss of plumbing, including the loss of water service and the stoppage or backup of a sewer system;*
- 2. A substantial loss of electrical service;*
- 3. The loss of heating or cooling; or*
- 4. Any other condition within the home that renders the home uninhabitable,*
if the structures, components, systems or appliances related thereto are covered by the contract of insurance for home protection.

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Sec. 4. Chapter 696A of NAC is hereby amended by adding thereto a new section to read as follows:

- 1. A motor club that transacts business in this state shall maintain a list of the members of the club who reside in this state. The list must include, without limitation:*
 - (a) The name of the member;*
 - (b) The date the membership became effective;*
 - (c) If the membership is cancelled or terminated, the date the membership was cancelled or terminated; and*
 - (d) The amount of any refund paid to the member upon the cancellation or termination of his membership.*
- 2. Information relating to a member of the motor club must be maintained on the list for not less than 3 years after the cancellation or termination of his membership.*

3. The list must be available for inspection by the commissioner of insurance, upon request.