

Bill Summary
2nd Session of the 57th Legislature

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| Bill No.: | SB 1699 |
| Version: | INT |
| Request No.: | 3374 |
| Author: | Sen. Quinn |
| Date: | 01/22/2020 |

Bill Analysis

SB 1699 adds a purpose and modifies the applicability of the Travel Insurance Act. It modifies who is considered a travel administrator and what is included in travel assistance services. The measure authorizes limited line insurance producers to sell, solicit, and negotiate travel insurance and removes the requirement for a producer to be appointed by an insurer to sell travel insurance.

The measure authorizes policy holders and certificate holders to cancel a travel insurance policy or certificate for a full refund of the plan price 15 days following the date of delivery by mail of the fulfillment materials of the travel protection plan or 10 days following the date of delivery by other means of the fulfillment materials of the travel protection plan, and prohibits negative option or opt-out provisions in the policy. The measure also specifies that it shall not be an unfair trade practice to require that the consumer choose between purchasing the coverage required by the destination jurisdiction through the travel retailer or limited lines travel insurance producer supplying the trip or travel package or to obtain and provide proof of coverage that meets the requirements of the destination jurisdiction.

The measure requires travel insurance to be classified and filed for purposes of rates and forms under an inland marine line of insurance. Eligibility and underwriting standards for travel insurance may be developed and provided based on travel protection plans designed for the individual or identified marketing or distribution channels.

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