

1 STATE OF OKLAHOMA

2 2nd Session of the 60th Legislature (2026)

3 POLICY COMMITTEE  
4 RECOMMENDATION

5 FOR

6 HOUSE BILL NO. 3448

7 By: Wilk

8 POLICY COMMITTEE RECOMMENDATION

9 An Act relating to the Children and Juvenile Code;  
10 requiring group homes to maintain general liability  
11 insurance coverage; directing the Department of Human  
12 Services to promulgate rules; providing that certain  
13 form be completed annually; requiring the group home  
14 to maintain form; requiring that the insurance policy  
15 or contract be maintained at all times; providing  
16 that prevailing party shall be entitled to certain  
17 fees and costs; providing for codification; and  
18 providing an effective date.

19 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

20 SECTION 1. NEW LAW A new section of law to be codified  
21 in the Oklahoma Statutes as Section 1-8-115 of Title 10A, unless  
22 there is created a duplication in numbering, reads as follows:

23 A. A group home, as defined in Section 1-1-105 of this title,  
24 shall maintain general liability insurance coverage of at least One  
Million Dollars (\$1,000,000.00) for each occurrence of damage to  
off-site personal property. An insurance policy or contract

1 required under this section shall cover damage to off-site personal  
2 property that occurs while the child is in the care of the group  
3 home.

4 B. The Department of Human Services shall promulgate rules  
5 providing for a standard form to be signed and dated by an insurance  
6 agent licensed in this state confirming that the group home has an  
7 unexpired and uncanceled insurance policy or contract of at least  
8 One Million Dollars (\$1,000,000.00) that meets the requirements of  
9 this section. This form shall be completed annually and shall be  
10 maintained by the group home.

11 C. The insurance policy or contract shall be maintained at all  
12 times in an amount as required by this section.

13 D. The Department shall promulgate rules to implement the  
14 provisions of this section.

15 E. The prevailing party in a civil action for damage to off-  
16 site personal property that occurs while the child is in the care of  
17 the group home shall be entitled to attorney fees and costs.

18 SECTION 2. NEW LAW A new section of law to be codified  
19 in the Oklahoma Statutes as Section 2-11-101 of Title 10A, unless  
20 there is created a duplication in numbering, reads as follows:

21 A. A group home, as defined in Section 2-1-103 of this title,  
22 shall maintain general liability insurance coverage of at least One  
23 Million Dollars (\$1,000,000.00) for each occurrence of damage to  
24 off-site personal property. An insurance policy or contract

1 required under this section shall cover damage to off-site personal  
2 property that occurs while the child is in the care of the group  
3 home.

4 B. The Department of Human Services shall promulgate rules  
5 providing for a standard form to be signed and dated by an insurance  
6 agent licensed in this state confirming that the group home has an  
7 unexpired and uncanceled insurance policy or contract of at least  
8 One Million Dollars (\$1,000,000.00) that meets the requirements of  
9 this section. This form shall be completed annually and shall be  
10 maintained by the group home.

11 C. The insurance policy or contract shall be maintained at all  
12 times in an amount as required by this section.

13 D. The Department shall promulgate rules to implement the  
14 provisions of this section.

15 E. The prevailing party in a civil action for damage to off-  
16 site personal property that occurs while the child is in the care of  
17 the group home shall be entitled to attorney fees and costs.

18 SECTION 3. This act shall become effective November 1, 2026.

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20 60-2-16586 CMA 02/19/26

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