



# PRESS RELEASE

## OREGON HOUSE DEMOCRATS

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### **House Democrats Protect Insured from Negligence and Unfair Claim Settlements after Natural Disasters**

*Rep. Marsh continues to lead on legislation that will help Oregonians most affected by the wildfires to rebuild*

SALEM—Today House Democrats passed [House Bill 3272](#), makes statutory changes to strengthen insurance coverage benefits and flexibility, and holds insurance companies accountable for negligence and unfair claim settlements, providing consumers with protections. The bill looks to support homeowners and small businesses who are rebuilding after natural disasters, and in this case, the 2020 wildfires.

“This law will give people the financial relief, flexibility, and time they need to rebuild their homes,” said the bill’s chief sponsor, [Rep. Pam Marsh](#) (D-Southern Jackson County). “We are listening to Oregonians impacted most by the wildfires and delivering on what they need in this moment.”

Homeowners would be given a minimum of two years to rebuild a burned or destroyed home, and up to two years of living expenses. It would also ensure insurance companies offer or provide an updated estimate of replacement cost with every other renewal of the policy.

The bill will also allow homeowners to rebuild or buy in a new location. Furthermore, the legislation will give homeowners the ability to collect combined structure coverage limits to rebuild. Homeowners would be allowed to use the limit of coverage for outbuildings and other structures, up to the amount actual loss, to rebuild the home.

This forms part of a series of bills, including, [HB 2341](#), [HB 2607](#), [HB 3218](#), led by Rep. Marsh and [Rep. David Gomberg](#) (D-Central Coast), that provide financial support to families, individuals and small businesses affected by the wildfires, as well as future natural disasters. See original press release [here](#).

“My own neighborhood was burned over and a third of our neighbors are among the affected survivors. We’re doing all we can to help them get back on their feet,” said Rep. Gomberg. “The solutions here are a combination of compassion and common sense. People are anxious to rebuild, and we must provide them with the tools they need to get back on their feet.”

In 2020 alone, wildfires devastated over 3,000 Oregonian families. These bills look to provide a safety net for past and future natural disasters.

HB 3273 passed unanimously, and now heads to the Senate for consideration.

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