

1 dwelling.

2 (b) Insurers providing fire insurance coverage upon property
3 insured as a dwelling shall provide the same coverage and rates for
4 a dwelling that is a sectional home situated on a continuous
5 masonry foundation on real property as the insurer provides for a
6 dwelling that is a permanent structure constructed on site that is
7 an improvement to real estate. As used in this section, "sectional
8 home" means a manufactured home as defined in subdivision (j),
9 section two, article nine, chapter twenty-one of this code, that is
10 designed to be used exclusively as a dwelling situated on a
11 permanent continuous masonry foundation.

NOTE: The purpose of this bill is to require insurers to provide the same fire insurance coverage and rates for dwellings that are sectional homes on permanent foundations as is provided for permanent dwellings that are improvements to real estate.

Strike-throughs indicate language that would be stricken from the present law, and underscoring indicates new language that would be added.