

1 **State of Arkansas**  
2 **78th General Assembly**  
3 **Regular Session, 1991**  
4 **By: Representative Arnold**

# A Bill

**HOUSE BILL**

## **For An Act To Be Entitled**

8 "AN ACT TO PROHIBIT INSURERS FROM CANCELING INSURANCE ON  
9 BUILDINGS MERELY BECAUSE THE BUILDING BECOMES VACANT; AND  
10 FOR OTHER PURPOSES."

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12 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:

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14 SECTION 1. Hereafter no insurer authorized to do business in this State  
15 shall terminate coverage for physical damage to or liability resulting from  
16 the property of an insured solely for the reason that the property becomes  
17 vacant. The insurer shall offer property damage coverage in an amount not to  
18 exceed the appraised value of the property and liability coverage in any  
19 minimum amounts required by law.

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21 SECTION 2. All provisions of this Act of a general and permanent nature  
22 are amendatory to the Arkansas Code of 1987 Annotated and the Arkansas Code  
23 Revision Commission shall incorporate the same in the Code.

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25 SECTION 3. If any provision of this Act or the application thereof to  
26 any person or circumstance is held invalid, such invalidity shall not affect  
27 other provisions or applications of the Act which can be given effect without  
28 the invalid provision or application, and to this end the provisions of this  
29 Act are declared to be severable.

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31 SECTION 4. All laws and parts of laws in conflict with this Act are  
32 hereby repealed.

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