

Supporting Citations for the Consumer Bill of Rights for Homeowners, Dwelling and Renters Insurance

RIGHT	CITATION (STATUTE AND/OR RULE)
1. INFORMATION FROM TDI.	Tex. Ins. Code Ann. §§ 32.102, 38.002(d) and (f), 521.001, 521.005, 521.051- 521.056, and 559.003 Tex. Dep't of Ins., 28 Tex. Admin. Code § 1.601
2. INFORMATION FROM YOUR INSURANCE COMPANY.	Tex. Ins. Code Ann. § 521.056 Tex. Dep't of Ins., 28 Tex. Admin. Code § 1.601
3. PROHIBITED STATEMENTS.	Tex. Ins. Code Ann. §§ 541.051-541.061 and 541.151 - 541.155 Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 21.3 - 21.4 Tex. Bus. & Com. Code Ann. § 17.46(b)(5) - (12)
4. LENDER-REQUIRED INSURANCE.	Tex. Ins. Code Ann. § 549.0551
5. CREDIT INFORMATION.	Tex. Ins. Code Ann. § 559.052(a)(2)
6. APPLIANCE-RELATED WATER DAMAGE CLAIMS.	Tex. Ins. Code Ann. § 544.353(d) - (e) Tex. Dep't of Ins., 28 Tex. Admin. Code § 21.1007
7. WATER CLAIMS/MOLD DAMAGE OR CLAIMS.	Tex. Ins. Code Ann. §§ 544.303 and 544.353(a) - (b) Tex. Dep't of Ins., 28 Tex. Admin. Code § 21.1007
8. PROPERTY CONDITION	Tex. Ins. Code Ann. § 2003.101 - 2003.107 Tex. Dep't of Ins., 28 Tex. Admin. Code §5.3800
9. SAFETY NET.	Tex. Ins. Code Ann. § 2211.151 Tex. Dep't of Ins., 28 Tex. Admin. Code § 5.9917
10. WINDSTORM COVERAGE.	Tex. Ins. Code Ann. Chapter 2210.202 Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 5.4902, 5.4903 and 5.4904

Supporting Citations for the Consumer Bill of Rights for Homeowners, Dwelling and Renters Insurance

RIGHT	CITATION (STATUTE AND/OR RULE)
<i>11. ELECTRONIC PAYMENTS.</i>	Tex. Ins. Code Ann. § 550.002
<i>12. NOTICE OF REDUCED COVERAGE.</i>	Tex. Ins. Code Ann. §§ 2002.001 and 551.103
<i>13. NOTICE OF PREMIUM INCREASE.</i>	Tex. Ins. Code Ann. § 2251.005
<i>14. EXPLANATION OF DENIAL.</i>	Tex. Ins. Code Ann. §§ 551.002, 551.055, and 551.109
<i>15. CUSTOMER INQUIRY</i>	Tex. Ins. Code Ann. § 551.113
<i>16. RATE DIFFERENTIAL WITHIN A COUNTY.</i>	Tex. Ins. Code Ann. § 2253.001
<i>17. RIGHT TO PRIVACY.</i>	Tex. Ins. Code Ann. § 601.002 Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 22.1 - 22.26 15 U.S.C. §§ 6802 and 6803
<i>18. LIMITATION ON CANCELLATION FOR HOMEOWNERS AND RENTERS POLICIES.</i>	Tex. Ins. Code Ann. §§ 551.104(a) - 551.104(c), 551.104(g) - (h) Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 5.7002, 5.7003 and 5.7004
<i>19. LIMITATION ON CANCELLATION FOR DWELLING POLICIES.</i>	Tex. Ins. Code Ann. §§ 551.104(a) - 551.104(c), 551.104(g) - (h) Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 5.7002, 5.7003 and 5.7004
<i>20. NOTICE OF CANCELLATION</i>	Tex. Ins. Code Ann. § 551.104(e) Tex. Dep't of Ins., 28 Tex. Admin. Code § 5.7004
<i>21. POLICYHOLDER'S RIGHT TO CANCEL.</i>	Tex. Ins. Code Ann. § 558.002
<i>22. CHANGE IN MARITAL STATUS.</i>	Tex. Dep't of Ins., 28 Tex. Admin. Code § 21.407
<i>23. USE OF CLAIMS HISTORY TO NONRENEW OR DETERMINE RENEWAL PREMIUM.</i>	Tex. Ins. Code Ann. §§ 544.353(c) - (e) and 551.107(a) - (e) Tex. Dep't of Ins., 28 Tex. Admin. Code § 21.1007

Supporting Citations for the Consumer Bill of Rights for Homeowners, Dwelling and Renters Insurance

RIGHT	CITATION (STATUTE AND/OR RULE)
24. USE OF CREDIT INFORMATION TO NONRENEW.	Tex. Ins. Code Ann. § 559.052(a)(2)
25. NOTICE OF CHANGE IN POLICY FORM.	Tex. Ins. Code Ann. § 2002.102
26. NOTICE OF NONRENEWAL.	Tex. Ins. Code Ann. § 551.105 Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 5.7003 and 5.7007(a)
27. EXPLANATION OF CANCELLATION OR NONRENEWAL.	Tex. Ins. Code Ann. §§ 551.002, 551.055, and 551.109 Tex. Dep't of Ins., 28 Tex. Admin. Code § 5.7012
28. FAIR TREATMENT.	Tex. Ins. Code Ann. § 542.003 Tex. Dep't of Ins., 28 Tex. Admin. Code § 21.203
29. SETTLEMENT OFFER.	Tex. Ins. Code Ann. § 542.003(4) and (5) Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 21.203(4) - (5) and 21.203(12) - (13)
30. EXPLANATION OF CLAIM DENIAL.	Tex. Ins. Code Ann. §§ 541.060(a)(3) and 542.056 Tex. Dep't of Ins., 28 Tex. Admin. Code § 21.203(9)
31. TIMEFRAMES FOR CLAIM PROCESSING AND PAYMENT.	Tex. Ins. Code Ann. §§ 542.057 - 542.060 Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 21.203(4) and 21.203(8) - (11)
32. RELEASE OF CLAIM FUNDS.	Tex. Ins. Code Ann. §§ 557.002 - 577.003
33. NOTICE OF LIABILITY CLAIM SETTLEMENT.	Tex. Ins. Code Ann. §§ 542.151 - 542.154
34. INFORMATION NOT REQUIRED FOR CLAIM PROCESSING.	Tex. Ins. Code Ann. §§ 542.002 - 542.004 Tex. Dep't of Ins., 28 Tex. Admin. Code § 21.203(19)

Supporting Citations for the Consumer Bill of Rights for Homeowners, Dwelling and Renters Insurance

RIGHT	CITATION (STATUTE AND/OR RULE)
35. PROTECTED CLASSES.	Tex. Ins. Code Ann. §§ 544.001 - 544.004 Tex. Dep't of Ins., 28 Tex. Admin. Code §§ 21.404 - 21.405 42 U.S.C. §§ 1981 and 3604
36. AGE OF HOUSE.	Tex. Dep't of Ins., 28 Tex. Admin. Code § 21.1006
37. VALUE OF PROPERTY.	Tex. Dep't of Ins., 28 Tex. Admin. Code § 21.1006
38. UNDERWRITING GUIDELINES.	Tex. Ins. Code Ann. § 38.002(e)
39. EQUAL TREATMENT.	Tex. Ins. Code Ann. §§ 544.051 - 544.054
40. REQUIRED DISCLOSURE.	Tex. Ins. Code Ann. § 559.053
41. FILING COMPLAINTS.	Tex. Ins. Code Ann. §§ 521.005 and 521.051 - 521.056 Tex. Dep't of Ins., 28 Tex. Admin. Code § 1.601
42. RIGHT TO SUE.	Tex. Ins. Code Ann. §§ 541.151 and 544.051 - 544.054
43. BURDEN OF PROOF.	Tex. Ins. Code Ann. §§ 554.001 - 544.002
44. REQUESTING NEW RULES.	Tex. Dep't of Ins., 28 Tex. Admin. Code § 1.202 Tex. Gov't Code Ann. § 2001.021 Tex. Const. Art. I, § 27