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**SENATE BILL 5192**

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**State of Washington**

**53rd Legislature**

**1993 Regular Session**

**By** Senators Moore and Prentice

Read first time 01/15/93. Referred to Committee on Labor & Commerce.

1 AN ACT Relating to primary and secondary coverage under homeowners'  
2 policies; and adding a new section to chapter 48.18 RCW.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 NEW SECTION. **Sec. 1.** A new section is added to chapter 48.18 RCW  
5 to read as follows:

6 (1) As used in this section, "homeowner's policy" means a policy of  
7 general casualty or property insurance that includes coverage of loss  
8 or damage to the personal property of the insured homeowner.

9 (2) If the insured has more than one residence each separately  
10 insured, a homeowner's policy shall provide that if a loss occurs to  
11 property while in transit between residences the policy covering the  
12 residence from which the property is being moved is primary,  
13 irrespective of bailment. If the primary policy coverage does not make  
14 the insured whole, the secondary policy shall provide excess coverage.

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