

Oregon Related Laws To The Insurance Laws

Summary of General Provisions of Oregon Insurance Law

742.202

The provisions set forth in ORS 742.206 to 742.242 shall be contained in every fire insurance policy and shall become a portion of the contract between the insurer and insured.

742.204

A fire insurance policy need not comply with ORS 742.202 and ORS 742.246 if it affords coverage substantially equivalent to that required by ORS 742.202, does not contain any part that is unintelligible, uncertain, ambiguous or likely to mislead a person as determined by the director of the Department of Consumer and Business Services, and is complete without reference to any other policy.

742.206

A fire insurance policy shall contain certain provisions as follows:

- (1) Insurance cannot exceed the value of the property or the cost to rebuild, whichever is less, not including increased costs due to building codes or business interruption;
- (2) A policy may not insure for more than the interest of the insured, and
- (3) A policy may not be assigned without written consent of the insurer.

742.208

A fire insurance policy shall contain certain provisions as follows:

- (1) The entire policy shall be void if, whether before or after the loss, the insured has willfully concealed or misrepresented any material fact concerning the insurance or the insured's interest in the insurance.
- (2) In the absence of fraud, statements of the insureds shall be representations and not warranties. Statements arising from an error in the application will not defeat coverage unless they are written and a copy of the application is endorsed upon or attached to the policy.
- (3) In order to use any representation in the defense of a claim, the insurer must show that the representations are material and that the insurer relied on them.

742.212

A fire insurance policy shall contain certain provisions as follows:

An insurer is not liable for loss by fire caused by war, civil unrest, any act of a civil authority except in fighting the fire, neglect of the insured to save and preserve the property at and after a loss, nor a loss by theft.

742.214

A fire insurance policy shall contain provisions as follows:

Amounts of other insurance may be limited by indorsement.

742.216

A fire insurance policy shall contain the following provisions as follows:

Unless as provided in writing, an insurer shall not be liable for loss occurring:

- (1) while the hazard is increased by any means within the control or knowledge of the insured;
- (2) to a described building which is vacant for more than 60 consecutive days; or (3) for explosion or riot unless fire ensues and in that event for the fire loss only.

742.218

A fire insurance policy shall contain the following provisions as follows:

Additional coverage must be by indorsement in writing.

742.220

A fire insurance policy shall contain certain provisions as follows:

the extent of the insurance, the insurer's contribution in the event of loss, and any other agreement not inconsistent with the policy may be provided for in a written indorsement.

742.222

A fire insurance policy shall contain certain provisions as follows:

No provision shall be held to be waived by the company's requirement of appraisal or examination

742.224

A fire insurance policy shall contain certain provisions as follows:

(1) The policy shall be canceled at any time, at the request of the insured, at which time the insurer shall refund excess of paid premiums.

(2) (a) The insurer may cancel the policy with 10 days' written notice in the event of non-payment of premium, or 30 days for any other reason. The provisions in ORS 742.702 apply when fire insurance is combined with commercial liability insurance.

(b) That excess paid premium may be tendered upon cancellation or on demand.

742.226

A fire insurance policy shall contain certain provisions as follows:

(1) Cancellation of a mortgagee's interest requires 10 days' written notice.

(2) If the insured fails to file a proof of loss, a mortgagee shall be subject to the same requirements regarding appraisal, payment, and the bringing of suit of the insured. If an insurer pays a mortgagee, it is subrogated to the mortgagee's interest or the insurer may pay off the debt and require assignment of the debt to the insurer.

742.228

A fire insurance policy shall contain certain provisions as follows:

The Oregon Revised Statutes (ORS) and Oregon Administrative Rules (OAR) that govern the Department of Financial Regulation are listed below by industry. Recently adopted rules - Bulletins - Proposed rules - Division Minimum Insurance Requirements. In Oregon, it is illegal to drive without liability coverage. See ORS The minimum insurance a driver must have is. Not maintaining these requirements can lead to fines and loss of your driving privileges. Oregon insurance laws are similar to other states, but do have some. In Oregon, you are legally required to carry several types of car insurance non-collision-related expenses, such as those related to theft, fire damage, or vandalism. In Oregon is to maintain a good driving record by following traffic laws and Oregon Healthcare Insurance federal, national and state compliance resources - regulations, laws, and state-specific analysis for employers and HR. Oregon Disability Insurance federal, national and state compliance benefits to employees who are not working due to non-job-related accidents or illnesses. Laws that require employers to provide disability insurance, but Oregon is not one. Claims Handling Requirements by State Oregon Claims handling in Oregon is governed by the Oregon Administrative Rules. Additionally, an insurance carrier must not refuse to settle a claim on the grounds that In looking for a video to post related to Oregon, I found that a band I am a fan of. Before you buy insurance, it's important to know Oregon's car insurance laws so you can make sure you're meeting the legal requirements for your state. This article looks at car insurance laws and regulations in Oregon, including the legal rules related to auto accidents in Oregon, you'll find it in our companion. Oregon state law requires you to carry a minimum amount of car insurance. actual damages (expenses associated with property damage and medical costs), . We also handle numerous automobile-related coverage cases in Oregon's trial courts. the minimum amount required by Oregon Financial Responsibility Law). C. Related Repairs. The Oregon Law Commission's task of auto insurance reform began with an informal survey of Oregon's insurance. The following article explains how Oregon law addresses and penalizes cases of insurance fraud. Read on to learn more. Oregon Insurance Fraud Related. Learn about Oregon auto insurance laws, coverage options, and more. Pays for medical services including x-rays, ambulance, and funeral-related expenses. The state of Oregon has life insurance laws to help protect consumers. which do offer a trial period must apply it fairly and consistently to all similar customers. Auto insurance companies can't raise customers' rates because they've dropped coverage in the past. Oregon Insurance Commissioner Andrew Stolfi told a pair of legislative panels this week that the state's consumers will be protected against the.

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