

**Bulletin 86-5
(Revised 10/96)**

LIABILITY POLICY DISCLOSURE REQUIREMENTS

This bulletin is issued for the purpose of informing all insurers licensed and authorized to write general liability insurance coverage in this state of the requirements of Utah law for disclosure upon "claims made" liability policy forms.

Utah Code Ann. §31A-22-204 sets forth the following restrictions on insurers issuing policies providing liability coverages which are limited to claims made within the policy period. It states:

No insurer may limit coverage under a policy insuring against legal liability to claims that are first made against the insured while the policy is in force, unless the policy contains on the cover page, a conspicuous statement that the coverage of the policy is limited in that way."

All liability insurers utilizing a "claims made" policy form in this state are required to make the appropriate disclosure on the policy declarations page or policy jacket that coverage is limited to claims first made during the policy period. Failure to comply with the statute is a violation of the Utah Insurance Code. Claims made liability coverage policy forms submitted to the Department without the appropriate disclosure are subject to disapproval upon examination by the Department.

DATED this 23rd day of October 1996.

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