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INSURANCE CODE - INS

DIVISION 2. CLASSES OF INSURANCE [1880 - 12880.8] (*Division 2 enacted by Stats. 1935, Ch. 145.*)

PART 3. LIABILITY, WORKERS' COMPENSATION, AND COMMON CARRIER LIABILITY INSURANCE [11550 - 11895] (

Heading of Part 3 amended by Stats. 1979, Ch. 373.)

CHAPTER 6. Commercial Property: Vehicle Barrier Discount [11895- 11895.] (*Heading of Chapter 6 amended by Stats. 2022, Ch. 180, Sec. 1.)*

11895. (a) An insurer may consider the installation of vehicle barriers as a safety measure and may provide or offer a discount on the property owner's insurance covering damage or loss to the covered commercial property or liability arising out of the ownership, maintenance, or use of the commercial property relative to the reduced risk to the property as a result of installation of the barriers if the discount provided or offered is provided or offered consistent with Article 10 (commencing with Section 1861.01) of Chapter 9 of Part 2 of Division 1.

(b) For the purposes of this section, a vehicle barrier is a safety device that meets, at a minimum, the vehicle impact protection standards as provided by the State Fire Marshal and adopted by the California Building Standards Commission and that is installed to protect persons located within, in, or on the property of, buildings, persons located in an adjacent outdoor area that is covered by the commercial property insurance policy and that is used for the purpose of outdoor dining, or to protect pedestrians, from collisions into those buildings or outdoor areas by motor vehicles.

(c) Any discounts on insurance provided in accordance with this section shall be determined to be actuarially sound and approved by the commissioner prior to their use.

(Amended by Stats. 2022, Ch. 180, Sec. 2. (AB 1989) Effective January 1, 2023.)