

1 SENATE BILL 284

2 **57TH LEGISLATURE - STATE OF NEW MEXICO - FIRST SESSION, 2025**

3 INTRODUCED BY

4 Heather Berghmans and Katy M. Duhigg and Angel M. Charley  
5 and Crystal Brantley and Nicole Tobiassen  
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10 AN ACT

11 RELATING TO INSURANCE; DECLARING THAT FOSTER CHILDREN ARE NOT  
12 RESIDENTS OF FOSTER HOMES FOR PURPOSES OF HOMEOWNERS INSURANCE.  
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14 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF NEW MEXICO:

15 SECTION 1. A new section of the New Mexico Insurance Code  
16 is enacted to read:

17 "[NEW MATERIAL] FOSTER CHILDREN ARE NOT RESIDENTS OF  
18 FOSTER HOMES FOR PURPOSES OF HOMEOWNERS INSURANCE.--A minor  
19 child placed in substitute care or foster care by the children,  
20 youth and families department or by a licensed child placement  
21 agency is not disqualified from coverage under any premises  
22 liability insurance policy as a result of the child's placement  
23 status."

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underscored material = new  
[bracketed material] = delete