

1 SENATE BILL 154

2 **57TH LEGISLATURE - STATE OF NEW MEXICO - SECOND SESSION, 2026**

3 INTRODUCED BY

4 Katy M. Duhigg and Christine Chandler and Anita Gonzales

10 AN ACT

11 RELATING TO INSURANCE; ENACTING A NEW SECTION OF THE NEW MEXICO
12 INSURANCE CODE TO REQUIRE THAT COVERAGE FOR LOSS FROM A
13 WILDFIRE INCLUDE COVERAGE FOR LOSS FROM RELATED FLOOD DAMAGE.

15 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF NEW MEXICO:

16 **SECTION 1.** A new section of Chapter 59A, Article 18 NMSA
17 1978 is enacted to read:

18 "[NEW MATERIAL] PROPERTY INSURANCE--LOSS FROM WILDFIRE--
19 COVERAGE.--When a policy covers damage from a wildfire as a
20 covered loss, the policy shall include damage from related
21 flooding and flood damage, including damage from landslides,
22 debris flows, mudflows, mudslides or other similar events, as
23 covered losses for five years after the wildfire is
24 controlled."

25 **SECTION 2.** APPLICABILITY.--The provisions of this act

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1 apply to policies issued on or after July 1, 2026.

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