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# A BILL FOR AN ACT

RELATING TO CONSUMER PROTECTION.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1       SECTION 1. Chapter 481B, Hawaii Revised Statutes, is  
2       amended by adding two new sections to part I to be appropriately  
3       designated and to read as follows:

4       "§481B-       Vehicle warranties; unsolicited mail and  
5       electronic mail. (a) No entity shall distribute unsolicited  
6       mail or electronic mail to a consumer that is reasonably likely  
7       to result in the consumer believing that a vehicle manufacturer,  
8       new motor vehicle dealer, used motor vehicle dealer, or  
9       insurance company is asking the consumer to send money to extend  
10       a vehicle warranty, unless the entity includes a clear and  
11       conspicuous statement, printed or rendered in bold face fourteen  
12       point type and located in a position that is reasonably  
13       calculated to draw the attention of the reader, that:

14       (1) The entity is not affiliated with the vehicle  
15       manufacturer, new motor vehicle dealer, used motor  
16       vehicle dealer, or insurance company; and



1                   (2) The extended vehicle warranty being offered is  
2                   completely optional;  
3                   provided that if the notice of opt-in is not included in the  
4                   mail or electronic mail, any contract entered into as a result  
5                   of the unsolicited mail or electronic mail shall be voidable at  
6                   the option of the consumer, and any money paid by the consumer  
7                   under the contract shall be refunded in full.

8                   (b) For purposes of this section:

9                   "Entity" means a person, firm, partnership, association, or  
10                   corporation, or agent or employee thereof.

11                   "New motor vehicle dealer" has the same meaning as defined  
12                   in section 437-1.1.

13                   "Used motor vehicle dealer" has the same meaning as defined  
14                   in section 437-1.1.

15                   "Vehicle manufacturer" has the same meaning as  
16                   "manufacturer" as defined in section 437-1.1.

17                   **S481B-      Home warranties; unsolicited mail and electronic**  
18                   mail. (a) No entity shall distribute unsolicited mail or  
19                   electronic mail to a consumer that is reasonably likely to  
20                   result in the consumer believing that a mortgage loan  
21                   originator, mortgage loan originator company, mortgage servicer,



1    or insurance company is asking the consumer to send money to  
2    extend a home warranty, unless the entity includes a clear and  
3    conspicuous statement, printed or rendered in bold face fourteen  
4    point type and located in a position that is reasonably  
5    calculated to draw the attention of the reader, that:

6        (1) The entity is not affiliated with the mortgage loan  
7        originator, mortgage loan originator company, mortgage  
8        servicer, or insurance company;

9        (2) The home warranty being offered is completely  
10      optional; and

11      (3) The consumer's existing benefits, rights, and  
12      protections will not be affected by a failure to  
13      contact the entity;

14      provided that if the notice of opt-in is not included in the  
15      mail or electronic mail, any contract entered into as a result  
16      of the mail or electronic mail shall be voidable at the option  
17      of the consumer, and any money paid by the consumer under the  
18      contract shall be refunded in full.

19      (b) As used in this section:

20      "Entity" means a person, firm, partnership, association, or  
21      corporation, or agent or employee thereof.



1        "Mortgage loan originator" has the same meaning as defined  
2    in section 454F-1.

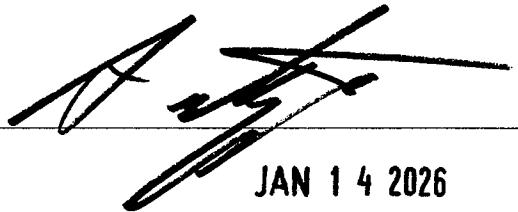
3        "Mortgage loan originator company" has the same meaning as  
4    defined in section 454F-1.

5        "Mortgage servicer" has the same meaning as defined in  
6    section 454M-1."

7        SECTION 3. New statutory material is underscored.

8        SECTION 4. This Act shall take effect upon its approval.

9

INTRODUCED BY: 

JAN 14 2026



# H.B. NO. 1511

**Report Title:**

Consumer Protection; Vehicle Warranties; Home Warranties; Unsolicited Mail and Electronic Mail; Vehicle Manufacturers; Dealers; Insurers; Mortgage Loan Originators; Mortgage Servicers; Prohibitions

**Description:**

Prohibits certain entities from distributing unsolicited mail or electronic mail that is reasonably likely to cause a consumer to believe that a vehicle manufacturer, dealer, mortgage loan originator, mortgage servicer, or insurance company is asking the consumer to send money to extend a vehicle warranty or home warranty, unless certain disclosures are met. Makes contracts that fail to meet disclosure requirements voidable at the option of the consumer.

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