

HOUSE No. 534

The Commonwealth of Massachusetts

PRESENTED BY:

Danielle W. Gregoire

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to homeowners insurance.

PETITION OF:

NAME:

Danielle W. Gregoire

DISTRICT/ADDRESS:

4th Middlesex

HOUSE No. 534

By Miss Gregoire of Marlborough, a petition (accompanied by bill, House, No. 534) of Danielle W. Gregoire relative to homeowners insurance. Financial Services.

The Commonwealth of Massachusetts

**In the One Hundred and Ninetieth General Court
(2017-2018)**

An Act relative to homeowners insurance.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Chapter 175 of the General Laws is hereby amended by inserting at the end
2 of section 4E the following new section:-

3 Section 4F. (a) As used in this section, unless the context clearly requires otherwise,
4 "residential property" shall mean a 1 to 4 unit dwelling used for living or sleeping.

5 (b) The joint underwriting association, formed pursuant to chapter 175C, and each insurer
6 licensed to write and engage in the writing of homeowners' insurance shall make the following
7 coverage available to residential owners: (1) first-party property coverage for response action
8 costs incurred under chapters 21E, 21J or 21K, or regulations promulgated pursuant thereto, in
9 response to a negligent release of petroleum from an underground storage tank. Minimum
10 coverage of \$10,000 per occurrence for first-party property shall be made available, subject to a
11 reasonable deductible not to exceed \$1,000 per claim. For the purposes of this section, first-party
12 property coverage shall include response action costs incurred to assess and remediate petroleum

13 release as the result of a negligent third party impacting soil, indoor air or other environmental
14 media on the insured's property and the reimbursement of any associated personal property
15 damage.