

**SENATE . . . . . No. 511**

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The Commonwealth of Massachusetts

PRESENTED BY:

***John F. Keenan, (BY REQUEST)***

*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 the effect of comprehensive insurance claims.

PETITION OF:

NAME:

*Don Kusser*

DISTRICT/ADDRESS:

*173 Edgewater Dr., Quincy, MA 02169*

**SENATE . . . . . No. 511**

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By Mr. Keenan (by request), a petition (accompanied by bill, Senate, No. 511) of Don Kusser for legislation relative to the effect of comprehensive insurance claims. Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE SENATE, NO. 451 OF 2013-2014.]

**The Commonwealth of Massachusetts**

\_\_\_\_\_  
**In the One Hundred and Eighty-Ninth General Court  
(2015-2016)**  
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An Act relative to the effect of comprehensive insurance claims.

*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. Section 113B of chapter 175 of the General Laws, as appearing in 2010  
2 Official Edition, is hereby amended as follows:

3 (a) by striking out, in lines 156 through 158, the words "and based on 4 or more  
4 comprehensive claims totalling \$2,000 or more unless fire, theft, comprehensive and collision  
5 coverages are not purchased by the insured;"

6 (b) by striking out, in lines 160 through 162, the words "In establishing the 4 or more  
7 comprehensive claims totalling \$2,000 or more, claims for damages caused by acts of God shall  
8 be excluded."

9 (c) by striking out, in lines 174 through 177, the words "and based on 4 or more  
10 comprehensive claims totalling \$2,000 or more unless fire, theft, comprehensive and collision  
11 coverages are not purchased by the insured;"

12 (d) by striking out, in lines 194 through 197, the words "or 4 or more comprehensive  
13 claims totalling \$2,000 or more unless fire, theft, comprehensive and collision coverages are not  
14 purchased by the insured."