
By: **Delegates F. Turner, Barkley, Boutin, Bronrott, Cane, Carter, G. Clagett,
Conroy, Fulton, James, Madaleno, McComas, Murray, Stern, and
Vaughn**

Introduced and read first time: February 9, 2004
Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Homeowner's Insurance - Mold**

3 FOR the purpose of requiring an insurer that issues or delivers a homeowner's
4 insurance policy in the State to offer to provide coverage for loss that is caused
5 by or results from mold under certain circumstances; and generally relating to
6 homeowner's insurance.

7 BY adding to
8 Article - Insurance
9 Section 19-204
10 Annotated Code of Maryland
11 (2002 Replacement Volume and 2003 Supplement)

12 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
13 MARYLAND, That the Laws of Maryland read as follows:

14 **Article - Insurance**

15 19-204.

16 AN INSURER THAT ISSUES OR DELIVERS A HOMEOWNER'S INSURANCE POLICY
17 SHALL OFFER TO PROVIDE COVERAGE FOR LOSS THAT:

18 (1) IS CAUSED BY OR RESULTS FROM MOLD; AND

19 (2) IS NOT CAUSED BY THE NEGLIGENCE OF THE INSURED.

20 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
21 October 1, 2004.