

HOUSE BILL 695

C4

3lr1926

By: **Delegate Rudolph**

Introduced and read first time: February 4, 2013

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Homeowner's Insurance – Anti-Concurrent Causation Clause – Prohibited**

3 FOR the purpose of prohibiting an insurer from issuing a policy of homeowner's
4 insurance in the State that contains a certain anti-concurrent causation clause;
5 providing for the application of this Act; and generally relating to policies of
6 homeowner's insurance.

7 BY adding to

8 Article – Insurance

9 Section 19–215

10 Annotated Code of Maryland

11 (2011 Replacement Volume and 2012 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 **19–215.**

16 **AN INSURER MAY NOT ISSUE A POLICY OF HOMEOWNER'S INSURANCE IN**
17 **THE STATE THAT CONTAINS AN ANTI-CONCURRENT CAUSATION (ACC) CLAUSE**
18 **THAT:**

19 **(1) EXCLUDES CLAIMS THAT ARISE OUT OF CONCURRENT**
20 **CAUSATION; OR**

21 **(2) CONTAINS ANY ANTI-CONCURRENT CAUSATION**
22 **EXCLUSIONARY LANGUAGE.**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



HOUSE BILL 695

1 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
2 policies of homeowner's insurance issued, delivered, or renewed in the State on or after
3 October 1, 2013.

4 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
5 October 1, 2013.