

SENATE BILL 1044

C4

0lr3466

By: **Senator Stone**

Introduced and read first time: February 26, 2010

Assigned to: Rules

A BILL ENTITLED

1 AN ACT concerning

2 **Homeowner's Insurance – Coverage for Other Structures**

3 FOR the purpose of prohibiting an insurer that issues a policy of homeowner's
4 insurance from requiring the policy to include coverage for certain structures
5 under certain circumstances; providing for the application of this Act; and
6 generally relating to coverage under policies of homeowner's insurance.

7 BY adding to

8 Article – Insurance

9 Section 19–213

10 Annotated Code of Maryland

11 (2006 Replacement Volume and 2009 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 **19–213.**

16 **AN INSURER THAT ISSUES A POLICY OF HOMEOWNER'S INSURANCE MAY**
17 **NOT REQUIRE THE POLICY TO INCLUDE COVERAGE FOR OTHER STRUCTURES**
18 **SUCH AS SHEDS OR OUTBUILDINGS IF THE POLICYHOLDER DOES NOT HAVE A**
19 **SHED OR OUTBUILDING ON THE PROPERTY COVERED BY THE POLICY.**

20 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
21 homeowner's insurance policies issued, delivered, or renewed in the State on or after
22 October 1, 2010.

23 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
24 October 1, 2010.

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

