SENATE BILL 52

N1, C4
SB 962/21 – JPR
(PRE–FILED)

By: Senator Jackson
Requested: October 26, 2021
Introduced and read first time: January 12, 2022
Assigned to: Judicial Proceedings

A BILL ENTITLED

AN ACT concerning

Real Property – Satisfaction of a Mortgage – Required Homeowner’s Insurance
(Cassidy’s Law)

FOR the purpose of requiring an owner of residential real property in the State that is not
subject to a mortgage to maintain certain homeowner’s insurance coverage for a
certain purpose; and generally relating to required homeowner’s insurance.

BY adding to

Article – Real Property
Section 14–133
Annotated Code of Maryland
(2015 Replacement Volume and 2021 Supplement)

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

Article – Real Property

14–133.

AN OWNER OF RESIDENTIAL REAL PROPERTY IN THE STATE THAT IS NOT
SUBJECT TO A MORTGAGE SHALL MAINTAIN HOMEOWNER’S INSURANCE WITH
LIABILITY COVERAGE OF AT LEAST $100,000 FOR BODILY OR PERSONAL INJURY
OCcurring ON THE PROPERTY.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
October 1, 2022.

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.
[Brackets] indicate matter deleted from existing law.