

HOUSE BILL 1207

N1

4lr3200

By: **Delegate Pippy**

Introduced and read first time: February 8, 2024

Assigned to: Environment and Transportation

A BILL ENTITLED

1 AN ACT concerning

2 **Condominiums – Mandatory Homeowners Insurance Coverage – Detached Units**

3 FOR the purpose of limiting the application of a requirement that owners of residential,
4 detached units in a condominium regime carry homeowners insurance coverage to
5 units in condominium regimes composed only of residential, detached units; and
6 generally relating to mandatory homeowners insurance coverage for condominiums.

7 BY repealing and reenacting, without amendments,

8 Article – Real Property

9 Section 11–114(a)

10 Annotated Code of Maryland

11 (2023 Replacement Volume)

12 BY repealing and reenacting, with amendments,

13 Article – Real Property

14 Section 11–114(e)

15 Annotated Code of Maryland

16 (2023 Replacement Volume)

17 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,

18 That the Laws of Maryland read as follows:

19 **Article – Real Property**

20 11–114.

21 (a) Commencing not later than the time of the first conveyance of a unit to a
22 person other than the developer, the council of unit owners shall maintain, to the extent
23 reasonably available:

24 (1) Property insurance against risks of direct physical loss commonly

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 insured against in amounts determined by the council of unit owners, but not less than any
2 amounts specified in the declaration or bylaws:

3 (i) For attached or multifamily dwelling units, on the common
4 elements and units, exclusive of improvements and betterments installed in units by unit
5 owners other than the developer; and

6 (ii) For detached units, on the common elements; and

7 (2) Comprehensive general liability insurance, including medical
8 payments insurance, in an amount determined by the council of unit owners, but not less
9 than any amount specified in the declaration or bylaws, covering occurrences commonly
10 insured against for death, bodily injury, and property damage arising out of or in connection
11 with the use, ownership, or maintenance of the common elements.

12 (e) (1) An insurance policy issued to the council of unit owners does not
13 prevent a unit owner from obtaining insurance for his own benefit.

14 (2) An owner of a residential, detached unit **IN A CONDOMINIUM REGIME**
15 **COMPOSED SOLELY OF RESIDENTIAL, DETACHED UNITS** shall carry homeowners
16 insurance coverage on the entirety of the unit.

17 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
18 October 1, 2024.