

STEPHEN S. HERSHEY, JR.
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Caroline, Cecil, Kent, and
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—
MINORITY LEADER
—

Finance Committee

Executive Nominations Committee

Rules Committee
—

Joint Committee on Legislative Ethics

Legislative Policy Committee



THE SENATE OF MARYLAND
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The Honorable Williams C. Smith Jr.

Judicial Proceedings Committee

Senate Bill 403 – Condominiums – Declarations and Mandatory Insurance Coverage - Alterations

Dear Chairman and Members of the Committee:

Currently, under the Maryland Condominium Act, all condominiums regardless of dwelling type must provide insurance for the common elements at common expense. Senate Bill 403 alters the insurance coverage requirements under this Act so that condominiums in which all units are detached, are only required to insure against common elements. The council would still maintain property and liability insurance for the common elements, but individual unit owners would be responsible for property and liability policies for their own personal units.

Senate Bill 403 is supported by the Maryland Realtors Association, and I ask for a favorable consideration.