

MIKE MCKAY
Legislative District 1
Garrett, Allegany, and Washington Counties



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Judicial Proceedings Committee
Executive Nominations Committee

Joint Committees

Administrative, Executive,
and Legislative Review
Children, Youth, and Families
Program Open Space and Agricultural
Land Preservation

Senate Bill 747 – Condominiums - Mandatory Insurance Coverage

April 2, 2026

Dear Chair Valderrama, Vice Chair Charkoudian, and Members of the Committee,

I am writing to express strong support for Senate Bill 747, Condominiums – Mandatory Insurance Coverage. This legislation provides critical protections for condominium communities by requiring unit owners to maintain adequate insurance coverage for their property and personal liability. By establishing minimum standards, including coverage for the council’s deductible, personal property, loss of use, and liability—SB 747 ensures that residents are better prepared for unforeseen events and that financial responsibility is clearly defined. These measures will reduce disputes, protect homeowners from catastrophic loss, and promote stability within condominium associations.

Additionally, SB 747 offers a practical enforcement mechanism by allowing councils of unit owners to secure insurance on behalf of non-compliant owners and assess the cost accordingly. This provision safeguards the entire community from gaps in coverage that could otherwise lead to costly litigation or financial strain on associations. By requiring annual proof of insurance and permitting bylaws to set higher coverage limits, the bill strikes an appropriate balance between individual responsibility and collective security.

I thank you for your time and I urge a favorable report.

Sincerely,

A handwritten signature in cursive script, appearing to read "Mike McKay".

Senator Mike McKay
Representing the Appalachia Region of Maryland
Serving Garrett, Allegany, and Washington Counties