

SB0747 RichardKaplowitz_FAV

03/05/2026

Richard Keith Kaplowitz

Frederick, MD 21703

TESTIMONY ON SB#0747- POSITION: FAVORABLE

Condominiums - Mandatory Insurance Coverage

TO: Chair Smith, Jr., Vice Chair Waldstreicher, and members of the Judicial Proceedings Committee

FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#0747, **Condominiums - Mandatory Insurance Coverage**

This bill will require a unit owner to maintain a condominium unit owner insurance policy or a substantially similar property insurance policy on the unit. An insurance policy shall include:

- coverage for the council of unit owners' property insurance deductible or a portion of the deductible
- a coverage limit that is sufficient to repair or replace the unit owner's personal property or the contents of the unit
- loss of use coverage in an amount sufficient to provide alternate housing for at least 12 months if the unit owner cannot live in the unit
- personal liability coverage of at least \$500,000
- loss assessment coverage of at least \$25,000
- dwelling or building property coverage of at least the greater of \$25,000; or the amount necessary to repair and replace
- alterations, additions, betterments, and investments made or acquired by the current unit owner
- upgrades conveyed to the unit owner that are the responsibility of the unit owner to insure under the bylaws of the condominium.

This bill will require a certain condominium unit owner to obtain a condominium unit owner insurance policy or a substantially similar property insurance policy for the unit; requiring a certain insurance policy to include certain provisions; and authorizing a council of unit owners to acquire an insurance policy on behalf of a unit owner who does not maintain a certain required insurance policy and charge the insurance premium as an assessment to the unit owner.

This is an important protection being required of condominium owners for their tenants.

I respectfully urge this committee to return a favorable report on SB#0747.