MAINE STATE LEGISLATURE

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124th MAINE LEGISLATURE

FIRST REGULAR SESSION-2009

Legislative Document

No. 62

H.P. 55

House of Representatives, January 5, 2009

An Act To Ensure an Adequate Time Frame within Which To Rebuild a Home

Reference to the Committee on Insurance and Financial Services suggested and ordered printed.

Millient M. Macfarland MILLICENT M. MacFARLAND Clerk

Presented by Representative PINKHAM of Lexington Township.

1	Be it enacted by the People of the State of Maine as follows:
2	Sec. 1. 24-A MRSA §3043 is enacted to read:
3	§3043. Rebuilding requirements
4 5 6 7	An insurance contract providing coverage for a home may not require the homeowner to start rebuilding the insured home less than 36 months from the date of loss. For purposes of this section, "home" means any real property primarily designed or used as a residence and "date of loss" means the day of the fire against which the policy insures.
8	SUMMARY
9 10	This bill prohibits an insurer of a home from requiring the homeowner to begin rebuilding the insured home in less than 36 months from the date of the loss by fire.