

MAINE STATE LEGISLATURE

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127th MAINE LEGISLATURE

FIRST REGULAR SESSION-2015

Legislative Document

No. 569

H.P. 393

House of Representatives, February 26, 2015

An Act To Reduce Municipal Liability outside Federally Declared Flood Zones

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

A handwritten signature in cursive script, reading "R B. Hunt".

ROBERT B. HUNT
Clerk

Presented by Representative DeCHANT of Bath.
Cosponsored by Representatives: BECK of Waterville, FOWLE of Vassalboro, McCREIGHT of Harpswell.

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 24-A MRSA §3062 is enacted to read:

§3062. Exclusion for certain flood damage prohibited

An insurance company issuing a property insurance policy subject to this subchapter may not exclude coverage under any policy for flood damages to the property caused by the failure of any municipal or government infrastructure despite the property's location outside a flood zone designated by the Federal Government.

SUMMARY

This bill prohibits an insurance company from excluding coverage under a homeowner's property insurance policy for flood damages caused by the failure of municipal or government infrastructure whether or not the home is located in a flood zone designated by the Federal Government.