

# MAINE STATE LEGISLATURE

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# 128th MAINE LEGISLATURE

## FIRST REGULAR SESSION-2017

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Legislative Document

No. 1056

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H.P. 739

House of Representatives, March 16, 2017

### **An Act To Protect Homeowners from Workers' Compensation Claims**

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

A handwritten signature in cursive script that reads "R B. Hunt".

ROBERT B. HUNT  
Clerk

Presented by Representative MOONEN of Portland.

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

2 **Sec. 1. 24-A MRSA §3044** is enacted to read:

3 **§3044. Coverage; domestic workers**

4 **1. Definitions.** As used in this section, unless the context otherwise indicates, the  
5 following terms have the following meanings.

6 A. "Basic property and casualty insurance" has the same meaning as in section  
7 2325-B.

8 B. "Domestic worker" means a person who provides services related to the care of  
9 people in a household or maintains a household or the premises of a household,  
10 including a child care provider, caregiver, cleaner, cook, gardener and other  
11 household workers.

12 **2. Requirement.** An insurer that is authorized to provide basic property and  
13 casualty insurance in this State shall provide, in connection with that insurance, workers'  
14 compensation insurance covering any domestic worker of the insured unless the insured  
15 has a separate workers' compensation policy covering domestic workers.

16 **SUMMARY**

17 This bill requires that an insurer that is authorized to provide basic property and  
18 casualty insurance in this State provide, in connection with that insurance, workers'  
19 compensation insurance that covers any domestic worker of the insured.