2018 -- H 8340

LC005948

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2018

AN ACT

RELATING TO INSURANCE - CASUALTY INSURANCE GENERALLY

Introduced By: Representative Brian P. Kennedy

Date Introduced: June 20, 2018

Referred To: House Judiciary

It is enacted by the General Assembly as follows:

- 1 SECTION 1. Chapter 27-5 of the General Laws entitled "Fire Insurance Policies and
- 2 Reserves" is hereby amended by adding thereto the following section:
- **27-5-3.9. Vacant property.**
- 4 No residential property fire insurance policy shall exclude coverage for vandalism or
- 5 <u>malicious mischief unless the dwelling has been vacant for more than sixty (60) consecutive days</u>
- 6 <u>immediately before the loss.</u>
- 7 SECTION 2. This act shall take effect January 1, 2019.

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EXPLANATION

BY THE LEGISLATIVE COUNCIL

OF

AN ACT

RELATING TO INSURANCE - CASUALTY INSURANCE GENERALLY

This act would include coverage for residential property for vandalism and malicious mischief unless the property has been vacant for more than sixty (60) days.

This act would take effect January 1, 2019.