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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2018

A N A C T

RELATING TO INSURANCE - CASUALTY INSURANCE GENERALLY

Introduced By: Senators Gallo, Ciccone, Conley, and Sosnowski

Date Introduced: February 15, 2018

Referred To: Senate 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:

3 **27-5-3.9. Vacant property.**

4 No residential property fire insurance policy shall exclude coverage for vandalism or
5 malicious mischief unless the dwelling has been vacant for more than sixty (60) consecutive days
6 immediately before the loss.

7 SECTION 2. This act shall take effect January 1, 2019.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE - CASUALTY INSURANCE GENERALLY

- 1 This act would include coverage for residential property for vandalism and malicious
- 2 mischief unless the property has been vacant for more than sixty (60) days.
- 3 This act would take effect January 1, 2019.

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