

**HOUSE . . . . . No. 994**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Danielle W. Gregoire*

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to homeowners insurance.

PETITION OF:

NAME:

*Danielle W. Gregoire*

DISTRICT/ADDRESS:

*4th Middlesex*

**HOUSE . . . . . No. 994**

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By Miss Gregoire of Marlborough, a petition (accompanied by bill, House, No. 994) of Danielle W. Gregoire relative to homeowners insurance. Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 534 OF 2017-2018.]

**The Commonwealth of Massachusetts**

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**In the One Hundred and Ninety-First General Court  
(2019-2020)**  
\_\_\_\_\_

An Act relative to homeowners insurance.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 SECTION 1. Chapter 175 of the General Laws is hereby amended by inserting at the end  
2 of section 4E the following new section:-

3 Section 4F. (a) As used in this section, unless the context clearly requires otherwise,  
4 "residential property" shall mean a 1 to 4 unit dwelling used for living or sleeping.

5 (b) The joint underwriting association, formed pursuant to chapter 175C, and each insurer  
6 licensed to write and engage in the writing of homeowners' insurance shall make the following  
7 coverage available to residential owners: (1) first-party property coverage for response action  
8 costs incurred under chapters 21E, 21J or 21K, or regulations promulgated pursuant thereto, in  
9 response to a negligent release of petroleum from an underground storage tank. Minimum  
10 coverage of \$10,000 per occurrence for first-party property shall be made available, subject to a

11 reasonable deductible not to exceed \$1,000 per claim. For the purposes of this section, first-party  
12 property coverage shall include response action costs incurred to assess and remediate petroleum  
13 release as the result of a negligent third party impacting soil, indoor air or other environmental  
14 media on the insured's property and the reimbursement of any associated personal property  
15 damage.