

SENATE BILL 52

N1, C4
SB 962/21 – JPR

(PRE-FILED)

2lr0963

By: **Senator Jackson**

Requested: October 26, 2021

Introduced and read first time: January 12, 2022

Assigned to: Judicial Proceedings

A BILL ENTITLED

1 AN ACT concerning

2 **Real Property – Satisfaction of a Mortgage – Required Homeowner’s Insurance**
3 **(Cassidy’s Law)**

4 FOR the purpose of requiring an owner of residential real property in the State that is not
5 subject to a mortgage to maintain certain homeowner’s insurance coverage for a
6 certain purpose; and generally relating to required homeowner’s insurance.

7 BY adding to

8 Article – Real Property

9 Section 14–133

10 Annotated Code of Maryland

11 (2015 Replacement Volume and 2021 Supplement)

12 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
13 That the Laws of Maryland read as follows:

14 **Article – Real Property**

15 **14–133.**

16 **AN OWNER OF RESIDENTIAL REAL PROPERTY IN THE STATE THAT IS NOT**
17 **SUBJECT TO A MORTGAGE SHALL MAINTAIN HOMEOWNER’S INSURANCE WITH**
18 **LIABILITY COVERAGE OF AT LEAST \$100,000 FOR BODILY OR PERSONAL INJURY**
19 **OCCURRING ON THE PROPERTY.**

20 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
21 October 1, 2022.

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

