

Linda McKinney v. Patrons Oxford Insurance Company

Held June 29, 2016 – Docket No. INS-16-2050

Decision Issued: July 21, 2016

The named insured requested a hearing to contest the nonrenewal of a homeowners policy for failure to take preventative measures to protect property after a loss and to repair water damage. The company established the existence of one or more of the noted reasons, affecting the insurability of the property.

Held: For the company. 24-A M.R.S. § 3051 permits nonrenewal of this type of policy if the reason is in good faith and related to the insurability of the property. The company established that water damages remained unrepaired six months after the loss, and that preventative measures had not been done to protect the property from further damage. As this is a good faith reason related to the insurability of the property, the nonrenewal action is permitted by the Maine Property Insurance Cancellation Control Act.