

HOUSE No. 2127

By Mr. Serlin of Boston, petition of I. Edward Serlin that insurance companies be prohibited from cancelling certain insurance policies except for non-payment of premiums or fraud. Insurance.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Seventy.

AN ACT PROHIBITING INSURANCE COMPANIES FROM CANCELLING CERTAIN INSURANCE POLICIES EXCEPT FOR NON-PAYMENT OF PREMIUMS OR FRAUD.

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 2 of chapter 175 of the General Laws is hereby
2 amended by adding the following sentence:—No contract of
3 insurance sold by any company doing business in the com-
4 monwealth which covers loss or damage to real property used
5 predominately for residential purposes, other than hotels and
6 motels, or for loss or damage to personal property in which
7 natural persons have an insurable interest, except personal
8 property used in the conduct of a commercial or industrial
9 enterprise, shall be cancelled by the company except for non-
10 payment of premium charges or fraud or material misrepresen-
11 tation.

