

Stephen & Donna Vessella v. MMG Insurance Company

Held October 25, 2016 – Docket No. INS-16-2088

Decision Issued: November 2, 2016

The Named insured requested a hearing to contest the cancellation of a homeowners policy for failure to comply with loss prevention recommendations. The evidence on the record demonstrates that the loss control recommendation was not completed.

Held: For the company. 24-A M.R.S.A. §3049(10) permits an insurer to cancel a policy if the insured fails to comply with reasonable loss control recommendations within 90 days after notice from insurer. The company demonstrated the insured was notified of the requirement to replace the roof of the dwelling in November 2015 and it had not been replaced at the time of the hearing. Accordingly, the cancellation was permitted.