

*Carl and Marjorie Overlock v. Hanover Insurance Company*

Held: February 21, 2024  
Decision Issued: March 15, 2024  
Docket Number: INS-24-2009

The named insureds requested a hearing to contest the cancellation of their homeowners policy. The company cited the insureds' failure to comply with loss control recommendations as the basis for its cancellation action.

**Held:** For the company. Section 3049(10) of the Maine Property Insurance Cancellation Control Act, 24-A M.R.S. §3049(10), allows an insurer to cancel a policy for an insured's "failure to comply with reasonable loss control recommendations within 90 days after notice from the insurer." The company met its burden of proving that it properly communicated loss control recommendations for the covered property to the insureds, that the recommendations were reasonable in nature, and that the insureds failed to fully comply with the recommendations within 90 days following their receipt of notice from the company. Accordingly, the company's cancellation action is permissible.