

Althea Latady v. Concord General Mutual Insurance Company

Held: June 14, 2024
Decision Issued: July 20, 2024
Docket Number: INS-24-2045

The named insured requested a hearing to contest the cancellation of her homeowners policy. The company asserted that cancellation was appropriate because the covered property was vacant and custodial care was not maintained on the property.

Held: For the insured. Under section 3049(6) of the Maine Property Insurance Cancellation Control Act, 24-A M.R.S. §3049(6), cancellation of a homeowners policy is permissible if the insured property is vacant and custodial care is not maintained on the property. The company failed to meet its burden of proving that the property was vacant. Accordingly, the cancellation action is not permitted.