

Christine Lallier v. Patrons Oxford Insurance Company

Held: July 10, 2024
Decision Issued: August 8, 2024
Docket Number: INS-24-2055

The named insured requested a hearing to contest the cancellation of her homeowners policy. The company cited the insured's 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 insured, that several of the recommendations were reasonable in nature, and that the insured failed to comply with the reasonable recommendations within 90 days following her receipt of notice from the company. Accordingly, the company's cancellation action is permissible.