

**SENATE . . . . . No. 470**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*James E. Timilty*

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to the protection of innocent insureds.

PETITION OF:

NAME:

DISTRICT/ADDRESS:

*James E. Timilty*

*2nd Bristol*

*George T. Ross*

**SENATE . . . . . No. 470**

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By Mr. Timilty, a petition (accompanied by bill, Senate, No. 470) of James E. Timilty and George T. Ross for legislation relative to the protection of innocent insured . Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE SENATE, NO. 512 OF 2009-2010.]

**The Commonwealth of Massachusetts**

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**In the Year Two Thousand Eleven**  
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An Act relative to the protection of innocent insureds.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1                   Notwithstanding any general or special law to the contrary, Chapter 175 of the  
2 General Laws as so appearing in the 2006 Official Edition, is hereby amended by adding the  
3 following new section:-

4                   Section 99½ . Insurers issuing the standard policy pursuant to section ninety-  
5 nine of this chapter shall not deny payment of claims under said policy to an innocent insured for  
6 any intentional loss where the innocent insured did not commit or conspire to commit the act  
7 causing such loss.