

**HOUSE . . . . . No. 3730**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

***Keiko M. Orrall***

*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 duplicate application requirement for dwelling fire insurance policies.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Keiko M. Orrall</i>	<i>12th Bristol</i>	<i>5/19/2015</i>

**HOUSE . . . . . No. 3730**

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By Mrs. Orrall of Lakeville, a petition (subject to Joint Rule 12) of Keiko M. Orrall relative to insurance binders for losses or damage due to building fires. Financial Services.

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**The Commonwealth of Massachusetts**

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**In the One Hundred and Eighty-Ninth General Court  
(2015-2016)**  
\_\_\_\_\_

An Act relative to the duplicate application requirement for dwelling fire insurance policies.

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

1           SECTION 1. Chapter 175 of the General Laws is hereby amended by striking out section  
2 98, as so appearing in the 2012 Official Edition, and inserting in place thereof the following  
3 section:-Section 98. The issuance of a written memorandum of a preliminary contract of  
4 insurance, also referred to as a binder of insurance, shall be allowed for a period no longer than  
5 thirty days prior to the issuance of the actual insurance policy against loss or damage to a  
6 building fire.