

**SENATE . . . . . No. 550**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

***Michael J. Rodrigues***

*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:

*Michael J. Rodrigues*

*First Bristol and Plymouth*

*Michael O. Moore*

*Second Worcester*

**SENATE . . . . . No. 550**

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By Mr. Rodrigues, a petition (accompanied by bill, Senate, No. 550) of Michael J. Rodrigues for legislation relative to the duplicate application requirement for dwelling fire insurance policies. 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)**  
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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:-

4           Section 98. The issuance of a written memorandum of a preliminary contract of  
5 insurance, also referred to as a binder of insurance, shall be allowed for a period no longer than  
6 thirty days prior to the issuance of the actual insurance policy against loss or damage to a  
7 building fire.