

**Joint Committee on Financial Services**  
**The 194th General Court of the Commonwealth of Massachusetts**  
**2025-2026**  
**Bill Summary**

**Bill No:** H1302

**Title:** An Act relative to the remediation of home heating oil releases

**Sponsor:** Jeffery N. Roy

**Hearing Date:** June 24, 2025

**Reporting Date:** August 23, 2025

**Similar Matters:** S813\* (Sen. Jacob R. Oliveira)

**Prior History:**

Refile of S676 (2021-2022); Favorable, SWM

H1129 (2023-2024) Favorable, SPS, 3rd

**Current Law:**

Section 4D of chapter 175 provides for coverage to be made available to residential owners for release of heating oil.

Insurance companies need to offer the option to have home heating oils spills covered. Liability coverage for 3<sup>rd</sup> party claims. Minimum coverage of \$50,000 per occurrence for first-party property, minimum coverage of \$200,000 per occurrence for third-party liability. Deductible can't exceed \$1000/ claim.

1<sup>st</sup> party coverage includes response action costs to assess and clean oil spills impacting the environment (soil, indoor, air/environmental issues).

3<sup>rd</sup> party coverage would defend and indemnify the insured against any third-party claims. Also include action response cost for conditions of the insured's property and impact on ground water or have spilled into a 3<sup>rd</sup> party property.

**Summary:**

Primary home insurance would be required to cover home heating oil spills.

The bill provides for first-party property coverage for response action costs in response to a negligent release of petroleum from an underground storage tank, and liability coverage for third party claims from heating oil spills. The bill would add the word "provide" in section (b) of the

bill to replace “make available”. **This change requires insurers to make consumers aware of the availability of oil release coverage.**

Increases the minimum to \$75,000 per occurrence for first party property coverage, subject to deductible of no more than \$1,000 per claim, and \$250,000 per occurrence for third party liability.

Insurance companies can withdraw coverage for oil spills if homeowner doesn’t comply with requirements from Chap. 38J subsection (b)+(c).

Requirements include: (1) enclose any fuel supply line with a continuous non-metallic sleeve; (2) cause an oil safety valve to be installed at the tank end of any fuel supply line in accordance with the manufacturer's instructions; or (3) employ any other release prevention method approved by the board; however, this is not required if the burner is located above the fuel storage tank and the entire fuel supply line is connected to, and above, the top of the tank

**Corrections:**

SECTION 1. Chapter 175 of the General Laws is hereby amended by striking out section 4D, as appearing in the 2022 Official Edition

SECTION 2. This act shall apply to policies issued or renewed on or after January 1, 2026.