

*John and Eileen Raleigh v. Patrons Oxford Insurance Company*

Held: September 15, 2021  
Decision Issued: September 21, 2021  
Docket Number: INS-21-2034

The named insureds requested a hearing to contest the cancellation of a homeowners policy for nonpayment of premium. The company asserted that the premium for the policy was not paid when due and that all statutory notice requirements were met.

**Held:** For the company. 24-A M.R.S. §3049(1) allows an insurer to cancel a property policy if the insured fails to make a premium payment when due. The company demonstrated that it notified the named insureds of the premium amount owing for the policy prior to the payment due date, that a cancellation notice was properly issued to the named insureds at their last known address, and that payment of the total premium due was not received before the effective cancellation date for the policy.