

Churi Scott v. Vermont Mutual Insurance Company

Held: September 10, 2025
Decision Issued: October 1, 2025
Docket Number: INS-25-2047

The named insured requested a hearing to contest the nonrenewal of her homeowners policy. The company asserted that nonrenewal was appropriate because the covered property was vacant and custodial care was not maintained on the property.

Held: For the insured. Under sections 3051 and 3049(6) of the Maine Property Insurance Cancellation Control Act, 24-A M.R.S. §§3051 and 3049(6), nonrenewal of a homeowners policy is permissible if the covered property is vacant and custodial care is not maintained by the named insured. The company failed to demonstrate that the named insured had vacated and/or failed to maintain custodial care on the property. Accordingly, the nonrenewal action is not permitted.