

***Mary Bugg v. Union Mutual Fire Insurance Company***

Held: December 3, 2025  
Decision Issued: December 15, 2025  
Docket Number: INS-25-2056

The named insured requested a hearing to contest the pending cancellation of her homeowners policy. The company cited the insured's failure to comply with loss control recommendations as the basis for its cancellation action.

**Held:** For the insured. Section 3050 of the Maine Property Insurance Cancellation Control Act, 24-A M.R.S. §3050, states that a cancellation notice is not effective unless received by the named insured at least 20 days prior to the effective date of policy termination. The named insured received the company's cancellation notice less than 20 days prior to the designated policy termination date. Accordingly, the company's cancellation action is invalid and not permissible.