

Stephanie A. Mills v. Patrons Oxford Insurance Co.

Held: July 30, 2020
Decision Issued: August 19, 2020
Docket Number: INS-20-2021

The named insured requested a hearing to contest the nonrenewal of a homeowners insurance policy. The company asserted that its nonrenewal action was permissible because the covered property was not occupied by the named insured.

Held: For the company. Under the Maine Property Insurance Cancellation Control Act, 24-A M.R.S. §§ 3048-3061, the right to a hearing to contest the nonrenewal of a policy exists only if the covered property is owner-occupied. The company met its burden of proving that the insured did not reside at or occupy the covered property. Accordingly, the hearing request was denied.