

**2016 -- H 7437 SUBSTITUTE A**

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LC004190/SUB A  
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**STATE OF RHODE ISLAND**

**IN GENERAL ASSEMBLY**

**JANUARY SESSION, A.D. 2016**

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A N A C T

RELATING TO PROPERTY -- CONDOMINIUM OWNERSHIP -- INSURANCE

Introduced By: Representatives Solomon, Shekarchi, Coughlin, and Melo

Date Introduced: February 03, 2016

Referred To: House Corporations

It is enacted by the General Assembly as follows:

1           SECTION 1. Section 34-36-29 of the General Laws in Chapter 34-36 entitled  
2 "Condominium Ownership" is hereby amended to read as follows:

3           **34-36-29. Insurance.** -- (a) The manager, management committee, or association of unit  
4 owners, if required by the declaration, bylaws or by a majority of the unit owners, or at the  
5 request of a mortgagee having a first mortgage of record covering a unit, shall have the authority  
6 to, and shall, obtain insurance for the property against loss or damage by fire and other hazards  
7 under the terms and for amounts as shall be required or requested. Insurance coverage shall be  
8 written on the property in the name of the manager, management committee, or association of  
9 unit owners, as trustee for each of the unit owners in the percentages established in the  
10 declaration. Premiums on insurance shall be common expenses. Provision for insurance shall be  
11 without prejudice to the right of each unit owner to insure his or her own unit for his or her  
12 benefit.

13           **(b) In the event a unit owner sustains damage to their unit as a result of an event that is**  
14 **covered under the insurance coverage purchased in accordance with subsection (a) of this section,**  
15 **then upon written request to the condominium association, the unit owner shall be entitled to a**  
16 **written copy from the condominium association of the insurance company damage appraisal or**  
17 **any damage appraisal in regard to damage to the owner's unit, within fourteen (14) calendar days**  
18 **of the date of the unit owner's request, or within fourteen (14) days of the association's receipt of**  
19 **the damage appraisal, whichever is later. If coverage for the damage to a unit is denied for any**

1 [reason or is deemed to be valued below the policy deductible, then the unit owner shall also be](#)  
2 [entitled to receive, from the association, a copy of the letter detailing the determination.](#)

3 SECTION 2. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF

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RELATING TO PROPERTY -- CONDOMINIUM OWNERSHIP -- INSURANCE

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1           This act would entitle a condominium unit owner who sustained damage to their unit,  
2 upon written request to the condominium association, to obtain a copy of the insurance company  
3 damage appraisal covering the property within fourteen (14) days of the request. If coverage is  
4 denied or the damage is valued below the policy deductible, the unit owner shall be entitled to  
5 receive a copy of the letter detailing the determination.

6           This act would take effect upon passage.

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