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An Act To Protect Homeowners from Workers' Compensation Claims

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 24-A MRSA §3044 is enacted to read:

§ 3044. Coverage; domestic workers

1. Definitions. As used in this section, unless the context otherwise indicates, the following terms have the following meanings.

A. "Basic property and casualty insurance" has the same meaning as in section 2325-B.

B. "Domestic worker" means a person who provides services related to the care of people in a household or maintains a household or the premises of a household, including a child care provider, caregiver, cleaner, cook, gardener and other household workers.

2. Requirement. An insurer that is authorized to provide basic property and casualty insurance in this State shall provide, in connection with that insurance, workers' compensation insurance covering any domestic worker of the insured unless the insured has a separate workers' compensation policy covering domestic workers.

SUMMARY

This bill requires that an insurer that is authorized to provide basic property and casualty insurance in this State provide, in connection with that insurance, workers' compensation insurance that covers any domestic worker of the insured.