

*Estate of Roberta MacDonald v. Integon National Insurance Co.*

Held: December 22, 2020  
Decision Issued: January 29, 2021  
Docket Number: INS-20-2040

The personal representative of the named insured's estate requested a hearing to contest the cancellation of a homeowners insurance policy. As the basis for its cancellation action, the company asserted that the covered property was vacant and not receiving proper custodial care.

**Held:** For the company. 24-A M.R.S. §3049(6) permits an insurer to cancel a homeowners policy if the insured property is vacant and custodial care is not maintained on the property. The company met its burden of proving that the covered property was vacant and not receiving an adequate and appropriate level of custodial care. Accordingly, the cancellation action is permissible.