

**§3048. Scope of subchapter**

This subchapter shall apply to policies of insurance, other than automobile insurance and workers' compensation insurance, on risks located or resident in this State which are issued and take effect or which are renewed after the effective date of this subchapter and insuring against any of the following: [PL 1989, c. 502, Pt. A, §99 (AMD).]

1. Loss of or damage to real property which is used solely for residential purposes and which consists of not more than 4 apartments and which is owner-occupied; [PL 1973, c. 239 (NEW).]

2. Loss of or damage to personal property in which natural persons resident in specifically described real property of the kind described in subsection 1 have an insurable interest, except personal property used in the conduct of a commercial or industrial enterprise; [PL 1973, c. 239 (NEW).]

3. Legal liability of a natural person or persons for loss of, damage to or injury to persons or property, but not including policies primarily insuring risks arising from the conduct of a commercial or industrial enterprise. [PL 1973, c. 239 (NEW).]

Any policy written for a term longer than one year or with no fixed expiration date shall be considered, for purposes of this subchapter, written for successive policy terms of one year. [PL 1979, c. 411, §1 (NEW).]

**SECTION HISTORY**

PL 1973, c. 239 (NEW). PL 1979, c. 411, §1 (AMD). PL 1989, c. 502, §A99 (AMD).

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