



Chairman Paul Feeney
Chairman James Murphy
Members of the Joint Committee on Financial Services

RE: In support of S648, H1129 *An Act relative to the remediation of home heating oil releases*

June 1, 2023

Dear Chairmen Feeney and Murphy and members of the Joint Committee on Financial Services,

As one of the state's leading consumer advocacy organizations, MASSPIRG urges you to support and pass from your committee, **S648 and H1129, *An Act relative to the remediation of home heating oil releases***, filed by Representative Roy and Senator Gobi, a critical consumer protection and public health bill.

The bill requires that all homeowners' insurance policies written in Massachusetts include coverage for the remediation of an accidental release of home heating oil, closing a gaping hole currently in our basic homeowners' insurance policies today.

Insurance coverage should be provided for homeowners who have accidents related to the use of home heating oil, just like coverage for fires or explosions in homes using electric or natural gas heating systems. That coverage is typically included in standard homeowners' policies, regardless of the energy source of the property's heating system. Risks attendant to heating oil should be treated no differently.

When the cost of home heating oil cleanup coverage is included and spread over all Massachusetts homeowners' policies, similar to the way the risks of gas and electric heat accidents are handled, the incremental additional cost would be nominal.

This long overdue change would not only protect the 565,000 homeowners who rely on oil heat and did not purchase additional insurance coverage (liquid fuel rider), from significant and devastating costs resulting from an oil spill accident, it also serves to protect public health. When homeowners do not have insurance coverage and cannot afford to clean up their property, contamination often remains in the environment unabated or longer than it should. Spills that are not addressed in a timely manner can spread and impact other neighboring properties or valuable environmental resource areas, including rivers, drinking water supplies, and protected ecological habitats. Without insurance in these difficult situations, everyone suffers.

This bill passed the Financial Services Committee last session and I hope you will do the same this session.

Sincerely,

Deirdre Cummings
Legislative Director
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