

March 8, 2016

Thomas Delnicki

Mayor Town of South Windsor

Good Afternoon

My name is Tom Delnicki and I am the Mayor of the Town of South Windsor. I am here today to speak in favor of HB 5522, an Act Concerning Homeowners Insurance Policies and Coverage for the Peril of Foundation Collapse. The issue of crumbling and collapse of foundations has touched many of my friends, neighbors and constituents in South Windsor. These people have come before the Town Council and their stories are heart breaking. It is safe to say that the entire Town Council is united behind these victims.

We have neighborhoods where one house shows the signs of foundation failure while the house next door does not. It is like living next to a time bomb, wondering if and when your foundation may fail and the value of your home comes into question. Most people thought their home owners insurance would cover this only to find out that this coverage had been removed by the Insurance Industry. The level of anguish is unprecedented.

I see this issue much like the asbestos issue years ago where the insurance industry attempted to walk away from their responsibilities only to be held accountable after litigation. We cannot wait for litigation. People have paid their Home Owners Insurance bills dutifully year after year and deserve better. Time is not on the side of the people who are affected or those that are yet to be affected. If the insurance companies will not do the right thing then the time has come for State Government to step in. I whole heartedly support legislation requiring homeowner's insurance policies to provide coverage for the peril of collapse and mitigation undertaken to prevent all or part of the covered dwelling from falling down or caving in.

It must be noted that this bill only addresses the people who have yet to fall victim to the crumbling and collapse of foundations. Action must be taken to make whole those that have already become and are currently victims. It is the responsibility of each and every member of the Legislature to address the past, present and future victims, only then can we say the job is done.