

State of Rhode Island and Providence Plantations
DEPARTMENT OF BUSINESS REGULATION
Division of Insurance
233 Richmond Street
Providence, RI 02903

INSURANCE REGULATION 31

MUNICIPAL LIENS ON FIRE INSURANCE PROCEEDS

Table of Contents

Section 1	Purpose
Section 2	Forms
Section 3	List of Taxing Jurisdictions
Section 4	Escrow Accounts
Section 5	Review
	Appendix

Section 1 **Purpose**

The purpose of this regulation is to implement R.I. Gen. Laws §§ 45-47-1 *et seq* entitled "Municipal Liens On Fire Insurance Proceeds". Pursuant to the authority granted in R.I. Gen. Laws §§ 45-47-2 and 45-47-10, this Regulation is hereby promulgated.

Section 2 **Forms**

A. All policies issued after January 1, 1983 are required to include a summary of the municipal liens on fire insurance proceeds law.

B. In the event of a claim for ten thousand dollars (\$10,000) or more, the insurer shall provide the claimsperson with copies of the certificate of municipal liens.

The following form shall be used by any insurer and by any taxing jurisdiction in this State to comply with the provisions of the Municipal Liens on Fire Insurance Proceeds Law.

Section 3 **List of Taxing Jurisdictions**

ALBION FIRE DISTRICT
74 Main Street
Albion, RI 02802
333-1242

ASHTON FIRE DISTRICT
Scott Road
Cumberland, RI 02864
333-2774

BARRINGTON, TOWN OF
Treasurer
Town Hall

BERKELEY FIRE DISTRICT

283 County Road Barrington, RI 02806 254-3103	611 Mendon Road Cumberland, RI 02864 333-3539
BLACKSTONE VALLEY DISTRICT COMMISSION Executive Director P.O. Box A Rumford, RI 02916 434-3770	BONNET SHORES FIRE DISTRICT 26 Leonard Bodwell Road Narragansett, RI 02882 783-8545
BRADFORD FIRE DISTRICT N. Capalbo Drive Bradford, RI 02808 377-4491	BRISTOL, TOWN OF Deputy Finance Director 10 Court Street Bristol, RI 02809 253-7000
BURRIVILLE, TOWN OF Tax Collector 70 Main Street Harrisville, RI 02830 568-2550	BUTTONWOODS FIRE DISTRICT Treasurer Promenade Avenue Warwick, RI 02886 737-3413
CENTRAL COVENTRY FIRE DISTRICT 117 Flat River Road Coventry, RI 02816 397-4253	CENTRAL FALLS, TOWN OF Financial Director P.O. Box B Central Falls, RI 02863 728-0660
CHARLESTOWN, TOWN OF Tax Collector P.O. Box 970 Carolina, RI 02813 364-9928	CHARLESTOWN, TOWN OF Box 287 Charlestown, RI 02813 364-9963
CHEPACHET, TOWN OF Tax Collector Box 755 Chepachet, RI 02814 568-2775	COVENTRY FIRE DISTRICT District Secretary/Head Tax Assessor 571 Washington Street Coventry, RI 02816 831-3141
COVENTRY, TOWN OF Tax Collector 670 Flat River Road Coventry, RI 02816 821-6400	CRANSTON, CITY OF Tax Collector 869 Park Avenue Cranston, RI 02910 461-1000 Ext. 140
CUMBERLAND HILL FIRE DISTRICT Tax Collector 21 Caboret Drive Cumberland, RI 02864 762-6544	CUMBERLAND, TOWN OF Finance Director 45 Broad Street Cumberland, RI 02864 728-2400
DUNN'S CORNERS FIRE DISTRICT Canyon Drive Westerly, RI 02891	EAST GREENWICH FIRE DISTRICT Treasurer-Tax Collector P.O. Box 241 E. Greenwich, RI 02818

322-0019

EAST GREENWICH, TOWN OF
Finance Director/Tax Collector
111 Pierce Street
P.O. Box 111
E. Greenwich, RI 02818
884-1353

EAST SMITHFIELD WATER DISTRICT

Treasurer
307 Waterman Avenue
Esmond, RI 02917
231-1579

FAIRLAWN FIRE DISTRICT

Tax Collector

23 Binford Street
Lincoln, RI 02865
724-0768

GLENDALE FIRE DISTRICT

Tax Collector
Main Street, Box 75
Glendale, RI 02826
568-4808

GREENVILLE FIRE DISTRICT

Tax Collector

P.O. Box 595
Greenville, RI 02828
231-1433

HARRIS FIRE AND LIGHTING DISTRICT

20 Tobin Street
Coventry, RI 02816
821-7927

HOPKINS HILL ROAD FIRE DISTRICT

Tax Collector
Bestwick Trail
Coventry, RI 02816
821-1989

JAMESTOWN, TOWN OF

Deputy Tax Collector
44 Southwest Avenue
P.O. Box 377
Jamestown, RI 02835
423-0910

JOHNSTON, TOWN OF

884-8047

EAST PROVIDENCE, CITY OF
City Treasurer
East Providence City Hall
145 Taunton Avenue
East Providence, RI 02914
434-3311

EXETER, TOWN OF

Tax Collector
Town Clerk's Office
Victory Highway
Exeter, RI 02822
294-4864

FOSTER, TOWN OF

Tax Collector
Aylsworth House
Howard Hill Road
Foster, RI 02825
397-3400

GLOCESTER, TOWN OF

Tax Collector
Town Clerk's Office
Chepachet, RI 02814
568-6206

HARMONY FIRE DISTRICT

Tax Collector
Harmony Fire Department
Putnum Pike
Harmony, RI 02829
949-1188

HARRISVILLE FIRE DISTRICT

Tax Collector
17 Central Street
Harrisville, RI 02830
568-4091

HOPKINTON, TOWN OF

Tax Collector
Town Hall
Hopkinton, RI 02833
377-2913

JOHNSTOWN SANITARY DISTRICT

Finance Director
1385 Hartford Avenue

Johnston, RI 02919
351-6618

KENT COUNTY WATER AUTHORITY

Finance Director 1385 Hartford Avenue Johnston, RI 02919 351-6618	Administrator-Secretary to Board 1072 Main Street West Warwick, RI 821-9300
LIMEROCK FIRE DISTRICT RFD #1 Great Road Lincoln, RI 02865 334-2131	LINCOLN, TOWN OF Finance Director 100 Old River Road Lincoln, RI 02865 333-1100 Ext. 29
LITTLE COMPTON, TOWN OF Town Treasurer Town Hall P.O. Box 523 Little Compton, RI 02837 635-4219	LONSDALE FIRE DISTRICT Tax Collector 224 Front Street Lincoln, RI 02865 725-8125
MANVILLE FIRE DISTRICT Tax Collector 80 Central Street Manville, RI 02838 766-4555	MIDDLETOWN, TOWN OF Finance Director 350 East Main Road Middletown, RI 02840 846-4478
MISQUAMICUT FIRE DISTRICT Tax Collector RFD #1 -- Box 129 Westerly, RI 02891 348-8726	NARRAGANSETT, TOWN OF Finance Director 25 Fifth Avenue Narragansett, RI 02882 789-1044
NARRAGANSETT, TOWN OF Tax Collector 25 Fifth Avenue Narragansett, RI 02882 789-1044	NASONVILLE FIRE DISTRICT Nichols Road Tarkin-Harrisville, RI 02830 568-4444
NEWPORT, CITY OF Finance Director/Tax Collector City Hall, 43 Broadway Newport, RI 02840 846-9600 Ext. 308	NEW SHOREHAM, TOWN OF Tax Collector Beacon Hill Road Block Island, RI 02807 466-2164
NORTH CUMBERLAND FIRE DISTRICT Sneech Pond Road Cumberland, RI 02864 333-5556	NORTH KINGSTOWN, TOWN OF Acting Finance Director 80 Boston Neck Road N. Kingstown, RI 02852 294-3331
NORTH PROVIDENCE, TOWN OF Tax Collector 2000 Smith Street N. Providence, RI 02911 232-0900 Ext. 18	NORTH SMITHFIELD, TOWN OF Finance Director Main Street Slaterville, RI 02876 767-2203
NORTH TIVERTON FIRE DISTRICT	OAKLAND-MAPLEVILLE FIRE DISTRICT

Collector 283 Hilton Street Tiverton, RI 02878 624-8432	Tax Collector Victory Highway -- Box 163 Mapleville, RI 02839 568-6515
PASCOAG FIRE DISTRICT Tax Collector 33 South Main Street Pascoag, RI 02859 568-6222	PAWTUCKET, CITY OF City Collector 137 Roosevelt Avenue Pawtucket, RI 02860 728-0500
PAWTUCKET, CITY OF Supervisor of Collections 137 Roosevelt Avenue Pawtucket, RI 02860 728-0500	POJAC POINT FIRE DISTRICT Treasurer Pojac Point N. Kingstown, RI 02852 737-4762
PORTSMOUTH, TOWN OF Assessor/Tax Collector 2200 East Main Road Portsmouth, RI 02871 683-1536	PROVIDENCE, CITY OF Tax Collector City Hall Providence, RI 02903 421-7751
QUINNVILLE FIRE DISTRICT 3 Avenue E Lincoln, RI 02865 333-4514	QUONOHONTAUG CENTRAL BEACH FIRE DISTRICT Tax Collector & Treasurer RR #1 West Street Charlestown, RI 02813 322-7322
RICHMOND, TOWN OF Tax Collector RR #1 -- Box 51 Wyoming, RI 02898 539-2537	SALESVILLE FIRE DISTRICT Tax Collector P.O. Box 1 Lincoln, RI 02865 728-2960
SCITUATE, TOWN OF Tax Collector Main Street North Scituate, RI 02857 647-5526	SHADY HARBOR FIRE DISTRICT RR #1 Shirley Drive-Shady Harbor Charlestown, RI 02813 322-7196
SHELTER HARBOR FIRE DISTRICT Tax Collector P.O. Box 336 Westerly, RI 02891 596-3856	SMITHFIELD, TOWN OF Treasurer -- Tax Collector 64 Farnum Pike Esmond, RI 02917 231-6602
SOUTH KINGSTOWN, TOWN OF Tax Collector 66 High Street Wakefield, RI 02879 789-9331	STONE BRIDGE FIRE DISTRICT Collector 1765 1/2 Main Road Tiverton, RI 02878 624-4486
STATE OF RHODE ISLAND Associate Director of Administration	TIOGUE FIRE AND LIGHTING DISTRICT

<p>Tax Collector Division of Taxation 289 Promenade Street Providence, RI 02908 222-3050</p>	<p>28 Linwood Drive Coventry, RI 02816 828-4359</p>
<p>TIVERTON, TOWN OF Tax Collector 343 Highland Road Tiverton, RI 02878 624-4277</p>	<p>UNION FIRE DISTRICT Tax Collector P.O. Box 335 Peace Dale, RI 02883 783-0617</p>
<p>WARREN, TOWN OF Treasurer -- Tax Collector 514 Main Street Warren, RI 02885 245-7340</p>	<p>WARWICK, CITY OF Tax Collector 3275 Post Road Warwick, RI 02886 738-2000</p>
<p>WASHINGTON FIRE DISTRICT Tax Collector P.O. Box 44 Coventry, RI 02816 822-4030</p>	<p>WATCH HILL FIRE DISTRICT The Maples Watch Hill, RI 02891 348-8286</p>
<p>WEEKAPAug FIRE DISTRICT Catherine Barber Clifford Road Weekapaug, RI 02891 322-7180</p>	<p>WESTERLY FIRE DISTRICT Tax Collector P.O. Box 336 Westerly, RI 02891 596-3856</p>
<p>WESTERLY, TOWN OF Finance Director Town Hall, Broad Street Westerly, RI 02981 596-0341 Ext. 232</p>	<p>WESTERN COVENTRY FIRE DISTRICT Tax Collector P.O. Box 52, Route 117 Greene, RI 397-7744</p>
<p>WEST GLOCESTER FIRE DISTRICT Tax Collector Mr. Hygeia Road W. Gloucester, RI 02814 647-2244</p>	<p>WEST GREENWICH, TOWN OF Tax Assessor W. Greenwich Town Hall Victory Highway -- RR #2 W. Greenwich, RI 02816 397-5016</p>
<p>WEST WARWICK, TOWN OF Tax Collector 1170 Main Street W. Warwick, RI 02893 822-9210</p>	<p>WOONSOCKET, CITY OF City Treasurer 169 Main Street Woonsocket, RI 762-6400</p>

This list may not be all inclusive. There may be other taxing jurisdictions within the State of Rhode Island which have not been identified on this list. It is the responsibility of the insurance company, its representatives, and the insured to ascertain the proper taxing authorities for the location of the loss.

Section 4 Escrow Accounts

For the purpose of the implementation of this statute, all escrow accounts subject to the jurisdiction of the Municipal Liens on Fire Insurance Proceeds law shall be segregated by loss, and the insured and the taxing jurisdiction shall be notified of the creation of the escrow account by the insurance carrier.

Section 5 Review

This Regulation shall be reviewed annually by the Insurance Commissioner or his designee to update the listing of the designated official from each taxing jurisdiction from whom certificates may be obtained.

Also, the Insurance Commissioner or his designee shall annually review as to the provisions of R.I. Gen. Laws § 45-47-2 as it relates to the ten thousand dollar (\$10,000) minimum to determine whether or not this figure should be adjusted for the rate of inflation.

EFFECTIVE DATE:	March 21, 1983
AMENDED:	September 8, 1987
REFILED:	December 19, 2001

**CERTIFICATE OF MUNICIPAL LIENS RHODE ISLAND GENERAL LAWS
TITLE 45, CHAPTER 47**

Land Evidence Records

Book # _____

Page _____

On real estate located at

Insured

Taxing jurisdiction must specify the total of unpaid taxes or other charges
remaining undischarged for at least one (1) year prior to _____ .
(date proof of loss filed)

TOTAL \$ _____

It is hereby certified from available information that all taxes and assessments, as
defined in R.I.G.L. 45-47-1, which have remained undischarged for at least one year from
the date of the filing of the proof of loss, are listed above.

TAXING
JURISDICTION
SEAL
OR IN LIEU OF
SEAL – NOTARIZATION

NAME OF TAXING
JURISDICTION

SIGNED BY

TITLE OF OFFICIAL

Subscribed and sworn to before me this _____ day of _____, 19 ____ .

NOTARY PUBLIC