

230-RICR-20-05-12

TITLE 230 - DEPARTMENT OF BUSINESS ~~R~~REGULATION

CHAPTER 20 - INSURANCE

SUBCHAPTER 05 - PERSONAL LINES - AUTOMOBILE AND HOMEOWNERS INSURANCE

PART 12 - Municipal Liens on Fire Insurance Proceeds

12.1- Purpose and Authority

The purpose of this ~~regulation Part~~ is to implement R.I. Gen. Laws ~~§§~~ Chapter 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 Part~~ is hereby promulgated.

12.2 ~~Forms~~Lien Created

- A. R.I. Gen. Laws § 45-47-1 creates a lien in favor of any taking jurisdiction in this state on the proceeds of any insurance policy based upon a claim made for damage or loss to a building or other structure caused by or arising out of any fire or explosion.
- B. The lien arises upon any unpaid tax, special ad valorem levy, special assessment, or other charge imposed upon real property by or on behalf of the state, a municipal corporation, or a special district which is an encumbrance on real property, whether or not evidenced by written instrument, that has remained undischarged for at least one year prior to the filing of a proof of loss.
- C. A lien also arises as a result of any costs incurred by a municipal corporation to secure, demolish, or render an unsafe building or structure or part of the structure safe, in accordance with R.I. Gen. Laws Chapter 23-27.3.

12.3 Applicability

A. Pursuant to R.I. Gen. Laws § 45-47-6, the Municipal Liens on Fire Insurance Proceeds law is applicable to claims arising on all property, including residential, commercial, or industrial buildings or structures, regardless of the occupancy status at the time of the fire or explosion loss; provided, that this chapter does not apply to owner-occupied one-to four-family dwellings

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

BC. 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.~~

12.4 List of Taxing Jurisdictions

~~A.~~ 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.-

~~ALBION FIRE DISTRICT _____ ASHTON FIRE DISTRICT~~

~~74 Main Street _____ Scott Road~~

~~Albion, RI 02802 _____ Cumberland, RI 02864~~

~~333-1242 _____ 333-2774~~

~~BARRINGTON, TOWN OF _____ BERKELEY FIRE DISTRICT~~

~~Treasurer _____~~

~~Town Hall _____~~

~~283 County Road _____ 611 Mendon Road~~

~~Barrington, RI 02806 _____ Cumberland, RI 02864~~

254-3103 ————— 333-3539

BLACKSTONE VALLEY DISTRICT COMMISSION ————— BONNET SHORES FIRE DISTRICT

Executive Director —————

P.O. Box A ————— 26 Leonard Bodwell Road

Rumford, RI 02916 ————— Narragansett, RI 02882

434-3770 ————— 783-8545

BRADFORD FIRE DISTRICT ————— BRISTOL, TOWN OF

Deputy Finance Director

N. Capalbo Drive ————— 10 Court Street

Bradford, RI 02808 ————— Bristol, RI 02809

377-4491 ————— 253-7000

BURRIVILLE, TOWN OF ————— BUTTONWOODS FIRE DISTRICT

Tax Collector ————— Treasurer

70 Main Street ————— Promenade Avenue

Harrisville, RI 02830 ————— Warwick, RI 02886

568-2550 ————— 737-3413

CENTRAL COVENTRY FIRE DISTRICT ————— CENTRAL FALLS, TOWN OF

Financial Director

117 Flat River Road ————— P.O. Box B

Coventry, RI 02816 ————— Central Falls, RI 02863

397-4253 ————— 728-0660

CHARLESTOWN, TOWN OF ————— CHARLESTOWN, TOWN OF

Tax Collector	
P.O. Box 970	Box 287
Carolina, RI 02813	Charlestown, RI 02813
364-9928	364-9963
CHEPACHET, TOWN OF	COVENTRY FIRE DISTRICT
Tax Collector	District Secretary/Head Tax Assessor
Box 755	571 Washington Street
Chepachet, RI 02814	Coventry, RI 02816
568-2775	831-3141
COVENTRY, TOWN OF	CRANSTON, CITY OF
Tax Collector	Tax Collector
670 Flat River Road	869 Park Avenue
Coventry, RI 02816	Cranston, RI 02910
821-6400	461-1000 Ext. 140
CUMBERLAND HILL FIRE DISTRICT	CUMBERLAND, TOWN OF
Tax Collector	Finance Director
21 Caberet Drive	45 Broad Street
Cumberland, RI 02864	Cumberland, RI 02864
762-6544	728-2400
DUNN'S CORNERS FIRE DISTRICT	EAST GREENWICH FIRE DISTRICT
	Treasurer Tax Collector
Canyon Drive	P.O. Box 241
Westerly, RI 02891	E. Greenwich, RI 02818

322-0019 ————— 884-8047

EAST GREENWICH, TOWN OF ————— EAST PROVIDENCE, CITY OF

Finance Director/Tax Collector ————— City Treasurer

111 Pierce Street ————— East Providence City
Hall

P.O. Box 111 ————— 145 Taunton Avenue

E. Greenwich, RI 02818 ————— East Providence, RI 02914

884-1353 ————— 434-3311

EAST SMITHFIELD WATER DISTRICT ————— EXETER, TOWN OF

————— Tax Collector

Treasurer ————— Town Clerk's Office

307 Waterman Avenue ————— Victory Highway

Esmond, RI 02917 ————— Exeter, RI 02822

231-1579 ————— 294-4864

FAIRLAWN FIRE DISTRICT ————— FOSTER, TOWN OF

Tax Collector ————— Tax Collector

————— Aylsworth House

23 Binford Street ————— Howard Hill Road

Lincoln, RI 02865 ————— Foster, RI 02825

724-0768 ————— 397-3400

GLENDALE FIRE DISTRICT ————— GLOCESTER, TOWN OF

Tax Collector ————— Tax Collector

Main Street, Box 75 ————— Town Clerk's Office

Glendale, RI 02826 ————— Chepachet, RI 02814

568-4808 ————— 568-6206

GREENVILLE FIRE DISTRICT ————— HARMONY FIRE DISTRICT

Tax Collector ————— Tax Collector

Harmony Fire Department

P.O. Box 595 ————— Putnum Pike

Greenville, RI 02828 ————— Harmony, RI 02829

231-1433 ————— 949-1188

HARRIS FIRE AND LIGHTING DISTRICT ————— HARRISVILLE FIRE DISTRICT

Tax Collector

20 Tobin Street ————— 17 Central Street

Coventry, RI 02816 ————— Harrisville, RI 02830

821-7927 ————— 568-4091

HOPKINS HILL ROAD FIRE DISTRICT ————— HOPKINTON, TOWN OF

Tax Collector ————— Tax Collector

Bestwick Trail ————— Town Hall

Coventry, RI 02816 ————— Hopkinton, RI 02833

821-1989 ————— 377-2913

JAMESTOWN, TOWN OF ————— JOHNSTOWN SANITARY DISTRICT

Deputy Tax Collector ————— Finance Director

44 Southwest Avenue ————— 1385 Hartford Avenue

P.O. Box 377 —————

Jamestown, RI 02835 ————— Johnston, RI 02919

423-0910 ————— 351-6618

JOHNSTON, TOWN OF ————— KENT COUNTY WATER AUTHORITY

Finance Director ————— Administrator Secretary
to Board

1385 Hartford Avenue ————— 1072 Main Street

Johnston, RI 02919 ————— West Warwick, RI

351-6618 ————— 821-9300

LIMEROCK FIRE DISTRICT ————— LINCOLN, TOWN OF

RFD #1 ————— Finance Director

Great Road ————— 100 Old River Road

Lincoln, RI 02865 ————— Lincoln, RI 02865

334-2131 ————— 333-1100 Ext. 29

LITTLE COMPTON, TOWN OF ————— LONSDALE FIRE DISTRICT

Town Treasurer ————— Tax Collector

Town Hall —————

P.O. Box 523 ————— 224 Front Street

Little Compton, RI 02837 ————— Lincoln, RI 02865

635-4219 ————— 725-8125

MANVILLE FIRE DISTRICT ————— MIDDLETOWN, TOWN OF

Tax Collector ————— Finance Director

80 Central Street ————— 350 East Main Road

Manville, RI 02838 ————— Middletown, RI 02840

766-4555 ————— 846-4478

MISQUAMICUT FIRE DISTRICT ————— NARRAGANSETT, TOWN OF

————— Tax Collector ————— Finance Director

RFD #1 — Box 129 ————— 25 Fifth Avenue

Westerly, RI 02891 ————— Narragansett, RI 02882

348-8726 ————— 789-1044

NARRAGANSETT, TOWN OF ————— NASONVILLE FIRE DISTRICT

————— Tax Collector —————

25 Fifth Avenue ————— Nichols Road

Narragansett, RI 02882 ————— Tarkin Harrisville, RI 02830

789-1044 ————— 568-4444

NEWPORT, CITY OF ————— NEW SHOREHAM, TOWN OF

————— Finance Director/Tax Collector ————— Tax Collector

City Hall, 43 Broadway ————— Beacon Hill Road

Newport, RI 02840 ————— Block Island, RI 02807

846-9600 Ext. 308 ————— 466-2164

NORTH CUMBERLAND FIRE DISTRICT ————— NORTH KINGSTOWN, TOWN-
OF

————— Acting Finance Director

————— Sneece Pond Road ————— 80 Boston Neck Road

Cumberland, RI 02864 ————— N. Kingstown, RI 02852

333-5556 ————— 294-3331

NORTH PROVIDENCE, TOWN OF ————— NORTH SMITHFIELD, TOWN OF

Tax Collector Finance Director
2000 Smith Street Main Street
N. Providence, RI 02911 Slaterville, RI 02876
232-0900 Ext. 18 767-2203

NORTH TIVERTON FIRE DISTRICT OAKLAND MAPLEVILLE FIRE DISTRICT
Collector Tax Collector
283 Hilton Street Victory Highway Box 163
Tiverton, RI 02878 Mapleville, RI 02839
624-8432 568-6515

PASCOAG FIRE DISTRICT PAWTUCKET, CITY OF
Tax Collector City Collector
33 South Main Street 137 Roosevelt Avenue
Pascoag, RI 02859 Pawtucket, RI 02860
568-6222 728-0500

PAWTUCKET, CITY OF POJAC POINT FIRE DISTRICT
Supervisor of Collections Treasurer
137 Roosevelt Avenue Pojac Point
Pawtucket, RI 02860 N. Kingstown, RI 02852
728-0500 737-4762

PORTSMOUTH, TOWN OF PROVIDENCE, CITY OF
Assessor/Tax Collector Tax Collector

2200 East Main Road ————— City Hall

Portsmouth, RI 02871 ————— Providence, RI 02903

683-1536 ————— 421-7751

QUINNVILLE FIRE DISTRICT ————— QUONOGHONTAUG CENTRAL-
BEACH FIRE DISTRICT

————— Tax Collector & Treasurer

3 Avenue E ————— RR #1 West Street

Lincoln, RI 02865 ————— Charlestown, RI 02813

333-4514 ————— 322-7322

RICHMOND, TOWN OF ————— SALESVILLE FIRE DISTRICT

————— Tax Collector ————— Tax Collector

RR #1 — Box 51 ————— P.O. Box 1

Wyoming, RI 02898 ————— Lincoln, RI 02865

539-2537 ————— 728-2960

SCITUATE, TOWN OF ————— SHADY HARBOR FIRE DISTRICT

————— Tax Collector ————— RR #1

Main Street ————— Shirley Drive Shady Harbor

North Scituate, RI 02857 ————— Charlestown, RI 02813

647-5526 ————— 322-7196

SHELTER HARBOR FIRE DISTRICT ————— SMITHFIELD, TOWN OF

————— Tax Collector ————— Treasurer — Tax Collector

P.O. Box 336 ————— 64 Farnum Pike

Westerly, RI 02891 ————— Esmond, RI 02917

596-3856 ————— 231-6602

SOUTH KINGSTOWN, TOWN OF ————— STONE BRIDGE FIRE DISTRICT

Tax Collector ————— Collector

66 High Street ————— 1765 1/2 Main Road

Wakefield, RI 02879 ————— Tiverton, RI 02878

789-9331 ————— 624-4486

STATE OF RHODE ISLAND ————— TIOGUE FIRE AND LIGHTING

Associate Director of Administration ————— DISTRICT

Tax Collector

Division of Taxation

289 Promenade Street ————— 28 Linwood Drive

Providence, RI 02908 ————— Coventry, RI 02816

222-3050 ————— 828-4359

TIVERTON, TOWN OF ————— UNION FIRE DISTRICT

Tax Collector ————— Tax Collector

343 Highland Road ————— P.O. Box 335

Tiverton, RI 02878 ————— Peace Dale, RI 02883

624-4277 ————— 783-0617

WARREN, TOWN OF ————— WARWICK, CITY OF

Treasurer — Tax Collector ————— Tax Collector

514 Main Street ————— 3275 Post Road

Warren, RI 02885 ————— Warwick, RI 02886

245-7340 ————— 738-2000

WASHINGTON FIRE DISTRICT ————— WATCH HILL FIRE DISTRICT

————— Tax Collector —————

P.O. Box 44 ————— The Maples

Coventry, RI 02816 ————— Watch Hill, RI 02891

822-4030 ————— 348-8286

WEEKAPAUG FIRE DISTRICT ————— WESTERLY FIRE DISTRICT

————— Catherine Barber ————— Tax Collector

Clifford Road ————— P.O. Box 336

Weckapaug, RI 02891 ————— Westerly, RI 02891

322-7180 ————— 596-3856

WESTERLY, TOWN OF ————— WESTERN COVENTRY FIRE DISTRICT

————— Finance Director ————— Tax Collector

Town Hall, Broad Street ————— P.O. Box 52, Route 117

Westerly, RI 02981 ————— Greene, RI

596-0341 Ext. 232 ————— 397-7744

WEST GLOCESTER FIRE DISTRICT ————— WEST GREENWICH, TOWN OF

————— Tax Collector ————— Tax Assessor

————— W. Greenwich Town Hall

Mr. Hygeia Road ————— Victory Highway — RR

#2

W. Glocester, RI 02814 ————— W. Greenwich, RI 02816

647-2244 ————— 397-5016

~~WEST WARWICK, TOWN OF~~ _____ ~~WOONSOCKET, CITY OF~~

~~_____ Tax Collector~~ _____ ~~City Treasurer~~

~~1170 Main Street~~ _____ ~~169 Main Street~~

~~W. Warwick, RI 02893~~ _____ ~~Woonsocket, RI~~

~~822-9210~~ _____ ~~762-6400~~

~~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.~~

12.4-5 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.

12.5 Review

- ~~A. 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.~~
- ~~B. 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.~~

12.6 Certificate from Taxing Jurisdiction

- A. The Certificate obtained by the insurance company from the taxing jurisdiction must provide the following information:
1. A complete description of the subject property
 2. The name of the owner(s) of the property and the

3. A listing of all taxes that have remained undischarged for at least one year applicable to the subject property or a statement that no lien, as defined in R.I. Gen. Laws § 45-47-1, in favor of the taxing jurisdiction exists.

4. The following statement signed under penalty of perjury by an - authorized representative of the taxing authority:

a. "It is hereby certified from available information that all taxes and assessments, as defined in R.I. Gen. Laws § 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."

B. Alternatively, the taxing authority in accordance with R.I. Gen. Laws § 45-47-5, may certify that in lieu of payment of all or part of the lien arising under this chapter, it has obtained satisfactory proof that the insured has or will repair or rebuild at the situs of the loss. This certification should be deemed adequate to permit payment of insurance proceeds to the insured.

~~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.~~

NAME OF TAXING JURISDICTION

TAXING

JURISDICTION

SEAL

OR IN LIEU OF

SEAL NOTARIZATION _____

SIGNED BY

TITLE OF OFFICIAL

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

NOTARY PUBLIC