

Written Testimony Responding to Committee Members Question: H.783- an Act Relating to Recovery Residences

To House General, Housing & Military Affairs

February 5, 2020

David Riegel, Executive Director, Vermont Foundation of Recovery, Inc.

VFOR as a Recovery Residence operator carries our own liability policy as well as a director and officers policy and an umbrella policy. We do not actually own any of the properties we operate as Recovery Residences. We ask each landlord to speak with their insurance carriers and be sure they know that the property will be used as a Recovery Residence and ask if any adjustments need to be made to their homeowner policy. Some carriers have said no changes were required and have simply made a note on the account regarding the intended use. Other carriers have said additional coverage is needed resulting in as high as a \$3,000/year premium. We have used one insurance agency who handles all of VFOR's policies as well as at least two of the homeowner's policies on behalf of our landlords. I would be happy to see if the agent would be willing to speak with the Committee if there are further questions regarding the specific amounts of coverage needed.

Thank you,

David Riegel

Vermont Foundation of Recovery, Inc.