

## MARYLAND JOINT INSURANCE ASSOCIATION

### Statement of Additional Optional Coverages Not Included in the Standard Homeowner's Insurance Policy

Your standard homeowner's insurance policy does not cover all risks. You may need to obtain additional insurance to cover loss or damage to your home, property, and the contents of your home or to cover risks related to business or personal activities on your property.

This statement provides a list of the types of additional insurance coverages that are available. Contact your insurance company, insurance producer or agent to discuss these optional coverages.

In addition to the coverages that are part of the standard Homeowners, Renter's and Condominium Unit Owner's Insurance Policies, we offer the following additional coverages that you may choose to purchase:

1. Coverage for Water Damage – for losses that result from water backing up through sewers or drains. This optional coverage provides coverage up to \$5000 for damage caused by water which backs up through sewers or drains or which overflows from a sump. Your policy deductible applies. Higher limits are available for additional premium.
2. Liability Coverage for Family Day Care providers – registered family day care providers can purchase liability coverage in the amount of at least \$300,000 to protect you against claims of bodily injury, property damage, or personal injury arising out of your activities as a day care provider.
3. Increased Personal Liability -Increased limits of \$200,000 and \$300,000 are available for an additional premium.
4. Earthquake Coverage - Earthquake coverage is available for an additional premium. Special deductible provisions apply. (Not available with HO-8)
5. Sinkhole Coverage -Property coverage may be extended to include direct loss by sinkhole collapse. Sinkhole collapse means damage caused by collapse of the earth supporting property resulting from subterranean voids created by the action of water on limestone-like formations.
6. Identity Fraud Expense Coverage-This provides coverage up to \$15,000 for expenses incurred by you as the direct result of identity theft. A \$250 deductible applies.
7. Refrigerated Property Coverage-Provides up to \$500 for covered property stored in freezers or refrigerators on the residence premises for loss due to power or mechanical failure
8. Additional Insured - Residence Premises- provides limited coverage for parties having an interest in the property..

9. Permitted Incidental Business Occupancies - Residence Premises provides broadened coverage on a permitted incidental occupancy in the dwelling.
10. Building Additions And Alterations - Increased Limit Increases the amount of coverage for additions and alterations by a specified amount.
11. Personal Injury To Others- Personal Injury provides liability coverage for personal injury to others, such as false arrest, malicious prosecution, wrongful eviction and slander.
12. Premises Alarm or Fire Protection System provides for a reduced premium because of the presence of burglar alarms, fire alarms or automatic sprinklers that are approved and properly installed and maintained in the dwelling.
13. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage - Increased Limit provides for an increase in the limit of coverage available for a covered loss involving credit cards, electronic fund transfer cards, access devices, forgery and counterfeit money.
14. Special Loss Settlement Specified Co-Insurance Percentage- provides for the selection of a modified replacement cost amount for the dwelling that is less than 80% of replacement value.
15. Coverage for Other Members Of Your Household-non family member -provides coverage for named persons who are members of your household who are not normally provided coverage under the terms of the policy.
16. Assisted Living Care Coverage- provides personal property, additional living expense and personal liability coverage to a person related to you by blood, marriage or adoption and is not a member of your household who regularly resides in an Assisted Living Care facility.
17. Ordinance Or Law Increased Amount Of Coverage- provides for an increase in the basic Ordinance Or Law Coverage amount by that provided in the policy.
18. Actual Cash Value Loss Settlement- provides for reduced settlements at actual cash value instead of the cost of replacement or repair.
19. Actual Cash Value Loss Settlement Windstorm Or Hail Losses To Roof Surfacing -provides for reduced loss settlement at actual cash value for roof surfacing for damage caused by windstorm or hail instead of replacement cost loss settlement.
20. Additional Insured - Student Living Away From The Residence Premises-- extends property and liability coverages for a full-time student, who was a resident of the named insured's household before moving out to attend school.
21. Functional Replacement Cost Loss Settlement- Settlement provides coverage on a functional replacement cost basis instead of a replacement cost basis. Functional replacement cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods.

- 22. Residence Held In Trust –recognizes that the property in the name of a Trust.
- 23. Unit-Owners Modified Other Insurance Condition – Maryland (Condominium owners only)
- 24. Loss Assessment -Increased Loss Assessment coverage is available under Form HO-6- Increases the amount of coverage for assessments for covered perils by a specific amount.
- 25. Neighborhood Betterment – Maryland

**Flood Insurance.**

Do you live on a hillside, in a valley, near a body of water or on level land?  
You may need flood insurance no matter where you live. Homeowners policies do not provide coverage for flood, mudslide, erosion, surface runoff or similar occurrences. Property owners in eligible areas may obtain coverage through the National Flood Insurance Program. You can obtain information about the National Flood Insurance Program by contacting your insurance agent or by going on the internet to [www.FLOODSMART.GOV](http://www.FLOODSMART.GOV) or by calling 1-800-427-4661.

**OUR POLICY DOES NOT COVER LOSS BY FLOOD**

This statement provides a list of the types of additional insurance coverages that are available. Contact your insurance company, insurance producer or agent to discuss these optional coverages.

**NOTE. The MDJIA policies are issued for one year only and do not automatically renew. To continue coverage past the expiration date, you or your producer must reapply and pay the required premium prior to the expiration of the existing policy.**

**Customer Copy**