

YOUR HOMEOWNER’S INSURANCE IMPORTANT INFORMATION YOU SHOULD KNOW

A homeowner’s insurance policy is a legal contract. You should always read your policy because your policy controls what is and what is not covered. This notice provides certain information about typical provisions that **MAY** be part of your homeowner’s insurance policy. **This notice is not your policy, does not give you any new or additional rights beyond those expressly stated in your policy, and does not alter your policy in any way.** Your “Producer” is your insurance agent or broker. Your producer or insurance company may be in the best position to answer specific questions about your policy and your eligibility for coverage. The Maryland Insurance Administration is the State agency that oversees the insurance industry in Maryland and provides useful information such as

“A Consumer Guide to Homeowners Insurance” available at:

<http://insurance.maryland.gov/Consumer/Documents/publications/homeownersinsguide.pdf>.

For questions or more information, you may contact the Maryland Insurance Administration at www.insurance.maryland.gov or by phone at 410-468-2000 or by mail at 200 Saint Paul Place, Suite 2700, Baltimore, MD 21202.

THINGS YOU NEED TO KNOW ABOUT YOUR INSURANCE POLICY

Notice	Policy Reference
Flood	The standard homeowner’s insurance policy does not cover loss caused by flood. Ask your producer (who is your agent or broker) or your insurance company about flood coverage. Visit the National Flood Insurance Program (“NFIP”) at www.floodsmart.gov or by phone 888-379-9531 to learn more.
Coverage for Loss from Water that Backs up Through Sewers and Drains	Insurance companies are required to offer you this coverage for your full policy limits. You have a choice to purchase this coverage. You may choose lower limits if available from your insurance company. Contact your producer or your insurance company for additional information and costs.
Deductibles	All policies include a deductible. The deductible is the amount you are responsible for on a covered loss. The deductible can be a fixed dollar amount or it can be a percentage (%) of your dwelling coverage limits. Some policies may include separate deductibles for perils such as hurricanes, named storms, wind or hail. Contact your producer or your insurance company if you have questions about deductibles.
Storm Loss Protective Device Discount	You may receive a premium discount for your efforts to reduce the risk of loss from hurricanes or other storms. Examples are the installation of qualifying shutters, secondary water barriers, reinforced roof coverings, braced gable ends, tie downs, and reinforced opening protections. For more details, contact your producer or insurance company.
Claims History	In addition to any other allowable reasons, an insurance company may cancel or refuse to renew your policy based: <ul style="list-style-type: none"> 1) on the number of non-weather related claims you have

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	<p>within the three years of your policy renewal; or</p> <p>2) on three or more weather related claims filed within the three years of your policy renewal; or</p> <p>3) on one or more weather related claim within three years of the policy renewal if the insurance company gave you written notice for reasonable and customary repairs or replacement to the dwelling that you failed to make and that the loss could have been prevented if the repairs were made.</p>
Increased Hazard	Your policy may also be canceled or non-renewed if there is a change in the physical condition or contents of your premises or dwelling that increases a hazard and a chance of loss. This means that if your insurance company had known about the hazard, the insurance company would not have issued the policy.
Anti-Concurrent Causation	<i>See Anti Concurrent Causation Notice</i> for details.
Summary of Coverage	<i>See Summary of Coverage Notice</i> for details.
Optional Coverages	<i>See Optional Coverage Notice</i> for details.

For further details or explanations of any of your policy coverages or exclusions or specific provisions, please contact your producer or your insurance company. If you need more information about homeowner's insurance, visit the Maryland Insurance Administration website at www.insurance.maryland.gov.