

# REGISTER OF WILLS

For Baltimore City



# WHAT IS A WILL?

will [noun](#) \ 'wil \

: a legal declaration of a person's wishes regarding the disposal of his or her property or estate after death



# WILLS HAVE EXISTED FOR SOME TIME

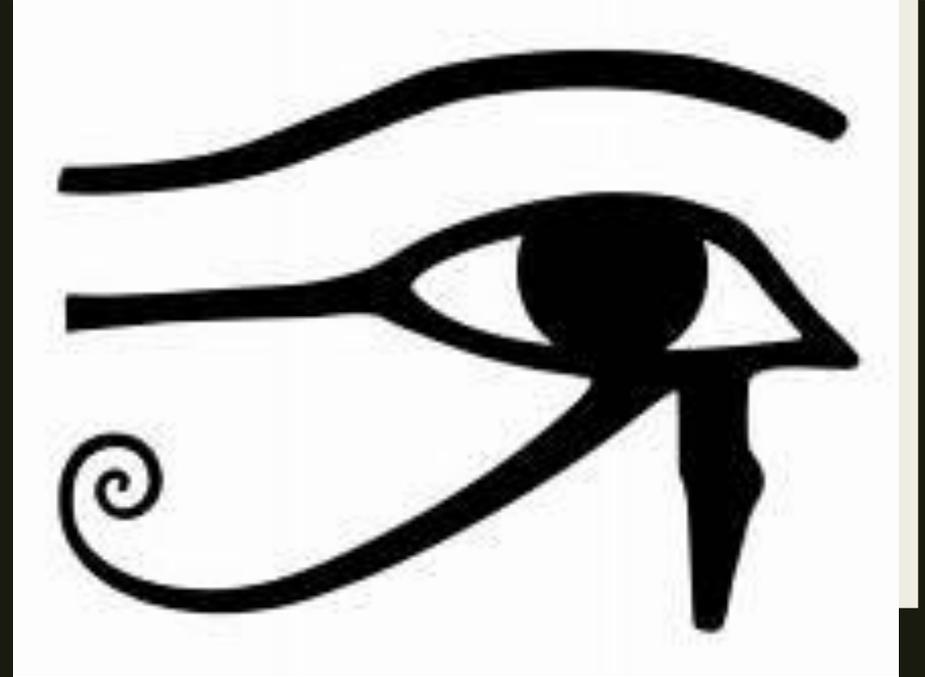
*Wills existed in Ancient Greece and Rome and  
consider this...*



# WILL OF LADY NAUNAKHTE

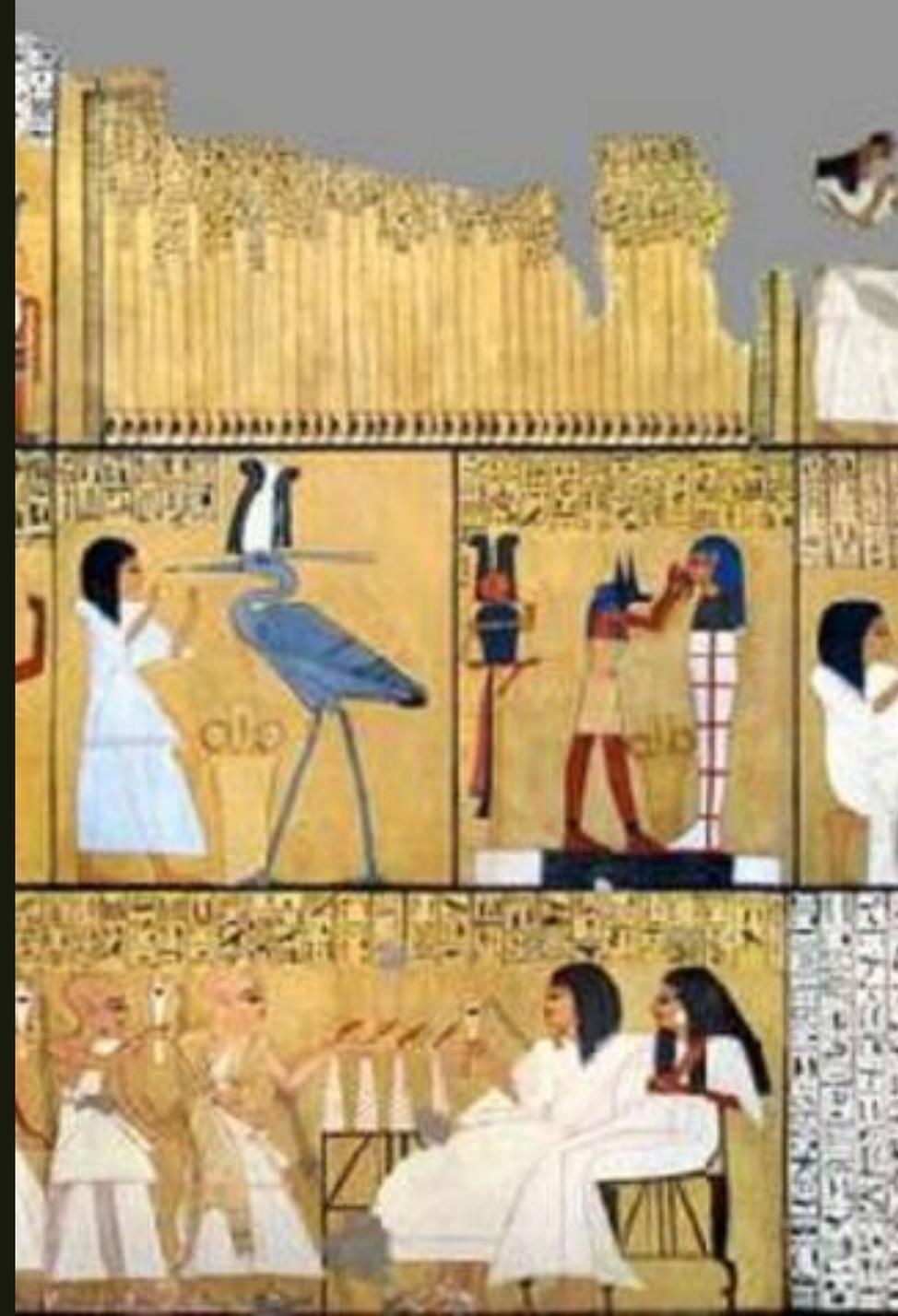
Over 3,500 years ago, Lady Naunakhte, a citizen of the 20th dynasty of Ancient Egypt outlined her wishes on the inheritance of her eight children in a will. Women of Egypt had legal rights equal to men and could dispose of their wealth as they pleased.

She lived into her eighties, unusual for many of this time. Her will dictates that only some of her children should be recipients of her estate, and clearly disinherits the others who neglected her in her old age. Bottomline, she dictated her wishes in her will.



# Quote from Naunakhte's Will regarding her children...

*“As for me, I am a free woman of the land of Pharaoh. I brought up these eight servants of yours and gave them a household – everything as is customarily done for those of their standing. But, look, I am grown old and, look, they do not care for me in turn. Whichever of them has given me a hand, to him will I give of my property; whichever has not, to him will I not give my property.” (translation by Wilkinson, 2016)*



fam·i·ly | \ 'fam-lē , 'fa-mə- \

: the basic unit in society traditionally consisting of two parents rearing their children



***Family disputes are nothing new...***

A thick black L-shaped frame surrounds the text. The top-left corner is a horizontal bar extending to the right, then a vertical bar extending downwards. The bottom-right corner is a horizontal bar extending to the left, then a vertical bar extending upwards.

# WHO NEEDS A WILL?

Anyone who wants to ensure the legal declaration of his/her intentions and desires that he/she directs to be carried out after his/her death.



# A will is one of the most important of all legal documents.

- It is the legal declaration of a person's intentions and desires that he directs to be carried out after his death.
- By making a will you can specify how you want your property distributed after your death;
- You can name a personal representative who has the responsibility to collect assets, pay bills and distribute your estate according to the terms of your will; you can make charitable bequests;
- And you can nominate someone in whom you have confidence to be a guardian of your minor children.



# Some helpful vocabulary:

- **ESTATE** – an estate is everything you own – all property and assets, even assets with loans against them (for example: a house)
  - *Small vs. Regular Estates*
- **TESTATE** – you die with a valid will
- **INTESTATE** – you die without a will
- **PROBATE** – A legal process by which ownership of your property is transferred to living beneficiaries. The court also uses the probate process to establish the validity of a will when the deceased left one.



# Consider this...

A husband has been separated from his wife for over 20 years, but never proceeded with a divorce. Upon his death, his assets or some portion of them might be directed to the estranged wife instead on his children.

# SMALL ESTATES VS. REGULAR ESTATES

If the property of the decedent subject to administration in Maryland is established to have a **value of \$50,000 or less** (or \$100,000 if the spouse is the sole legatee or heir) the estate may be administered as a **SMALL ESTATE**

If the property of the decedent subject to administration in Maryland is established to have a **value in excess of \$50,000** (or \$100,000 if spouse is the sole legatee or heir) the estate shall be administered as a **REGULAR ESTATE**.



# ASSETS

- **Property\***

- House
- Cars
- Smaller items – art, jewelry, antiques, etc.

*\*out-of-state property*

- **Accounts**

- Checking and Savings accounts
- 401k
- Stocks and bonds

- **Will estate generate money after death?**

- For example – music or book royalties





# PERSONAL REPRESENTATIVE

Maryland Law states that a personal representative has a general duty to settle and distribute the estate of the decedent in accordance with the terms of the will.



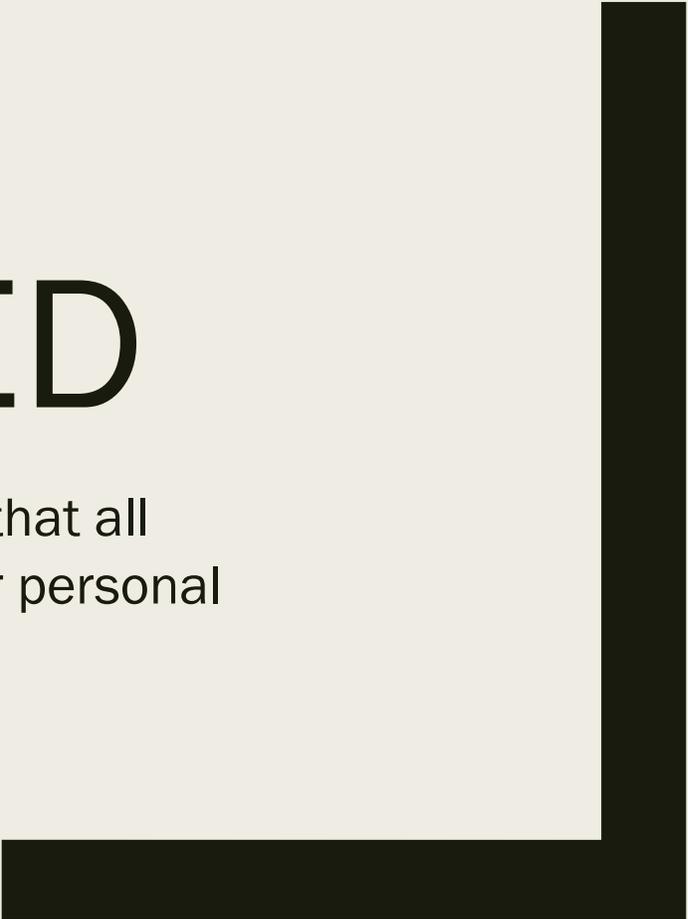
## HOW DO I SELECT A PERSONAL REPRESENTATIVE?

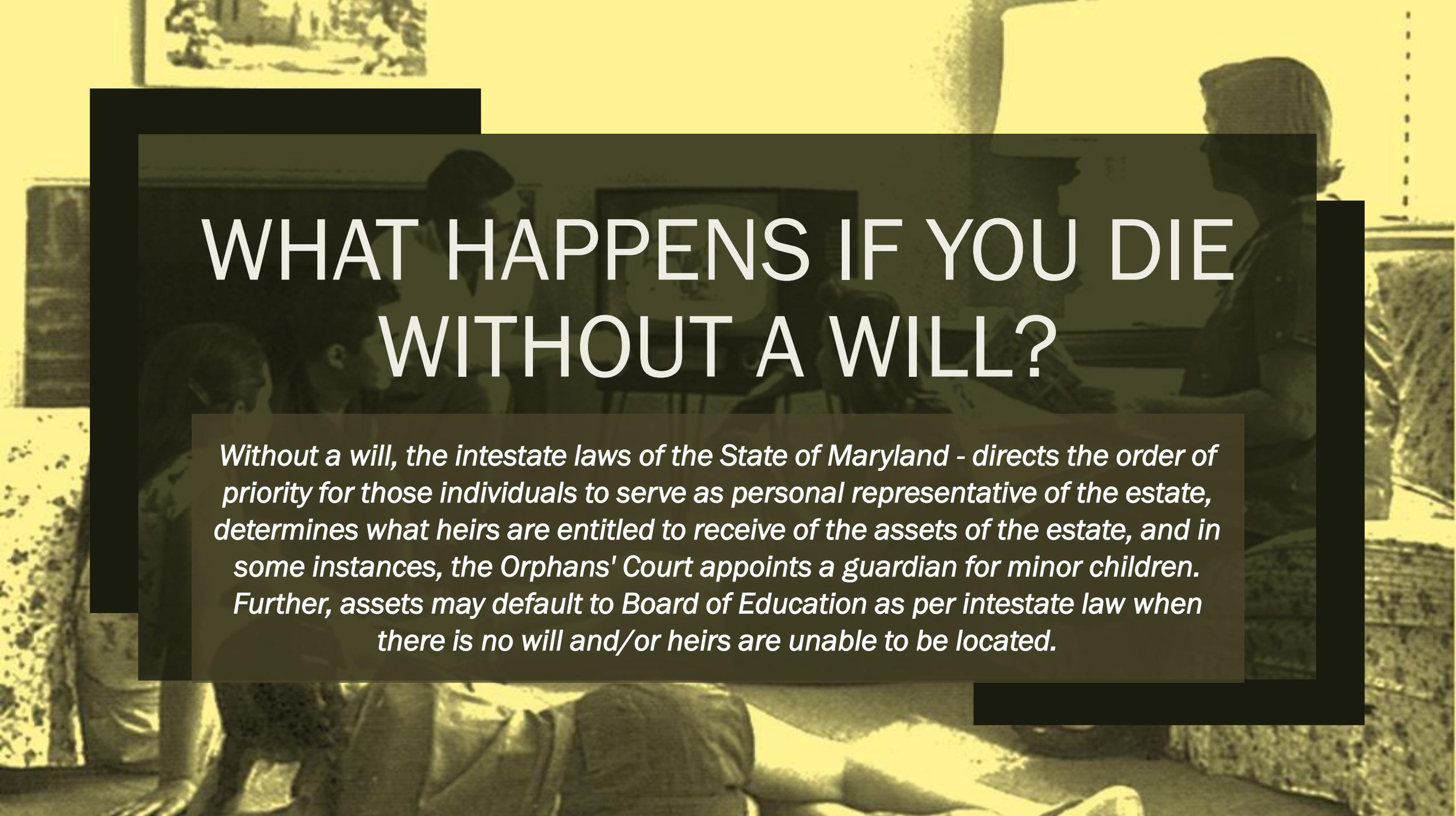
- *SELECT SOMEONE WHO IS WILLING TO DO THE JOB, TRUSTWORTHY AND ORGANIZED, GOOD AT COMMUNICATING WITH OTHERS, FAMILIAR WITH FINANCIAL MATTERS, AND NEARBY (IN ORDER TO COLLECT MAIL)*



# BE PREPARED

Make sure that your will is registered, and that all paperwork is organized and accessible to your personal representative.



A group of people are seated around a table in a meeting room, engaged in a discussion. The scene is dimly lit, with a large, semi-transparent black box overlaid on the center of the image. Inside this box, the title and explanatory text are displayed in white. The background shows a person standing and gesturing towards the seated individuals.

# WHAT HAPPENS IF YOU DIE WITHOUT A WILL?

*Without a will, the intestate laws of the State of Maryland - directs the order of priority for those individuals to serve as personal representative of the estate, determines what heirs are entitled to receive of the assets of the estate, and in some instances, the Orphans' Court appoints a guardian for minor children. Further, assets may default to Board of Education as per intestate law when there is no will and/or heirs are unable to be located.*



# Consider this...

Your family members have strong personalities and they don't agree on much. If you don't have a written will, with clear directives for your assets and property, your family could spend years in probate.

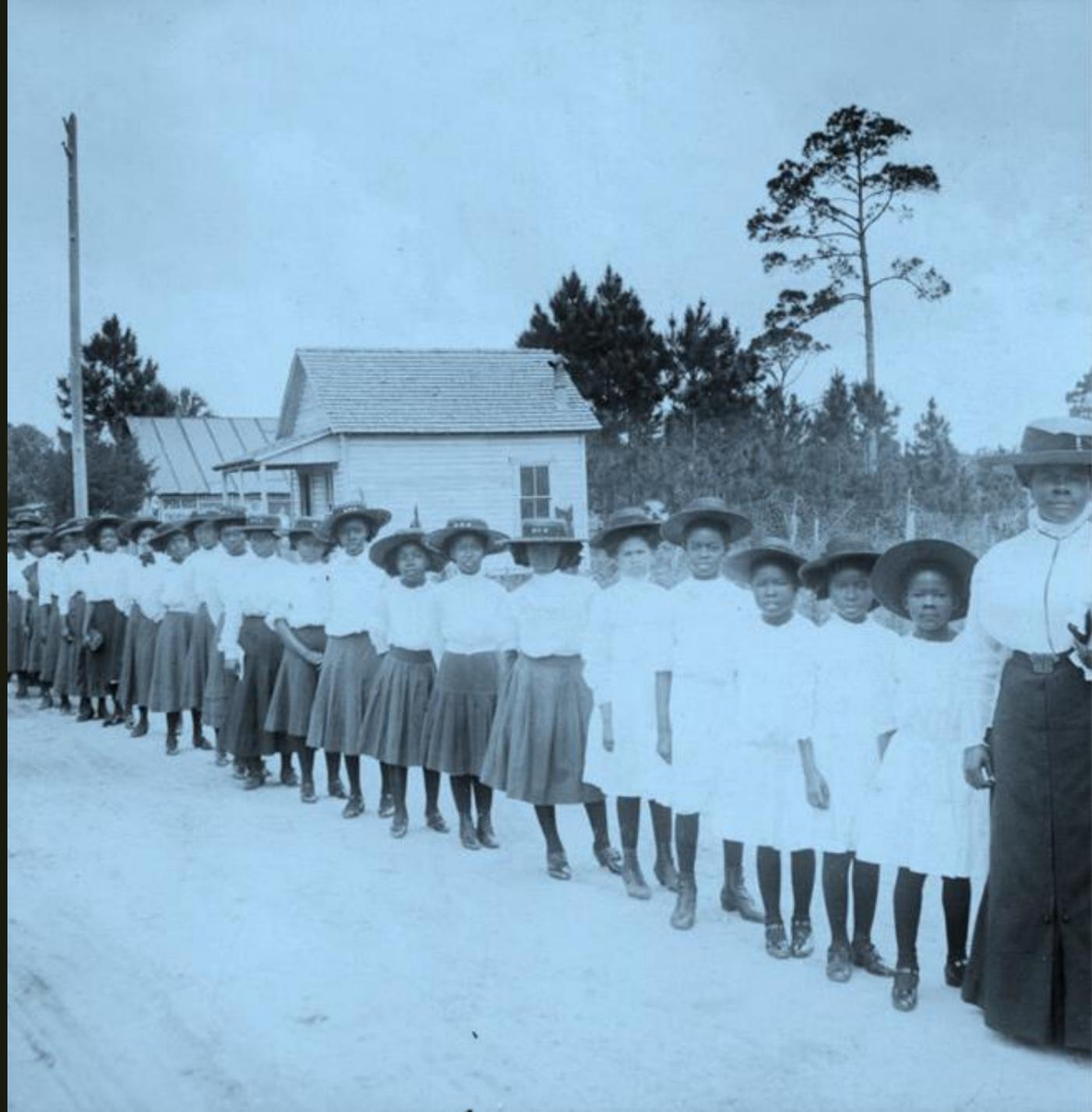


# DOES THE REGISTER OF WILLS WRITE MY WILL FOR ME?

The Register of Wills is a public office established under the Constitution of Maryland which provides for a Register of Wills in each county and Baltimore City. The Register is elected every four years. The Register of Wills, or designated employee, may assist and advise any person in the preparation of forms for administrative probate; but are PROHIBITED from rendering legal advice and does not write wills for anyone.

# Consider this...

You don't have children, but you would like to develop a scholarship for young women studying science. Your **will** might outline that a portion of your assets be directed to establish or contribute to just such an existing scholarship.





# Safekeeping Of Your Will

- Your will may be filed with the Register of Wills for safekeeping for a one-time fee of \$5.00.
- An original will brought to the Register of Wills' office for safekeeping should be sealed in an envelope, with your name, address and the last four digits of your social security number clearly legible on the cover.
- During your lifetime, the **will** you deposited in the Register of Wills' office can only be released to YOU.
- You should always make sure that the person you named as Personal Representative is made aware of the location of your **will**.
- Your **will** should be updated as necessary whenever a significant change in personal or financial circumstances occurs. For example, a change in marital status warrants a review of the **will**.



# Consider this...

Ensure that your will is filed with our office. If your will has not been formally registered with our office, this could lead to the will being lost, changed or destroyed.

Sworn to in Open Court  
Jes. N. Hickman Register of Wills for Baltimore City

Priscilla Hurdery  
Last Will and Testament.

In the name of God. Amen. I, Priscilla Hurdery  
of the City of Baltimore, in the State of Maryland,  
being sick and weak in body, but of sound and

disposing mind, memory and understanding, considering the certainty of death and  
uncertainty of the time thereof, and being desirous to settle my worldly affairs, and  
thereby be the better prepared to leave this World when it shall please Almighty God  
to call me hence, do therefore make and publish this my last Will and Testament, in  
manner and form following, that is to say,

First and Principally, I commit my soul into the hands of my Creator  
and my body to the Earth, to be decently buried at the discretion of my Executor  
hereinafter named, and after my debts and funeral charges are paid. I devise and  
bequeath as follows,

I give and bequeath unto my daughter Ann Jenkins the sum of one hun  
dred dollars.

## WILLS ARE IMPORTANT HISTORICAL DOCUMENTS...

The Baltimore City Register of Wills Office consulted with the Library of Congress, to obtain valuable guidance to make these age-old records more accessible to researchers and the general public without jeopardizing the precious artifacts. Consider this, the records that we maintain on-site go as far back as 1776.



Our staff is here and ready to support you...

- Even through these most challenging times, our team is dedicated to serving you. Since the pandemic began, we have maintained our availability to you and your families.

# ROW PANDEMIC PRECAUTIONS

*Though we will do our best to address your needs via phone and email, there may be a time when you need to visit our office.*

*In that case...*

- All business is conducted in well ventilated spaces.
- All visitors and staff are required to wear masks.
- We provide hand sanitizer, and a clipboard and pen for you to keep.



# ROW BALTIMORE CITY CONTACT INFORMATION

LOCATION: Courthouse East - 111 North Calvert Street - 3rd Floor - Baltimore, Maryland 21202

- Main Telephone Line - 410-752-5131
- Toll Free (within Maryland) - 888-876-0035
- Fax Number - 410-752-3494
- Website: [www.registers.Maryland.gov/main/baltimorecity.html](http://www.registers.Maryland.gov/main/baltimorecity.html)
- Facebook: @ROWBaltimoreCity





# THE OFFICE OF THE REGISTER OF WILLS

- HOME
- PUBLICATIONS
- FAQ
- FORMS
- FEES
- ESTATE SEARCH

## Frequently Asked Questions

The following are basic questions and answers. Please see our [Publications Section](#) for more detailed information.

1. General Information
2. Wills
3. Decedent's Estates
4. Personal Representatives

### 1. General Information

- 1.1. What does the Register of Wills do ?
- 1.2. What resources do you have available to assist the public ?
- 1.3. A relative of mine died recently. Can you let me know when the estate is opened ?
- 1.4. Are your records available to the general public ?

# VISIT THE FAQ PAGE ON OUR WEBSITE...

For answers to common questions:  
<http://registers.maryland.gov/main/faq.html>

# A Few Additional Resources

## ■ Baltimore Senior Legal Services

- *Senior Legal Services provides free legal advice and services to Baltimore City residents age 60 and older. Services include legal advice, advocacy, counseling, and education.*
- [www.baltimoreseniorlegalservices.org](http://www.baltimoreseniorlegalservices.org)
- 410-396-1322

## ■ Commission on Aging and Retirement (CARE)

- *CARE is the primary public agency in the city responsible for advocating for and delivering services to our elder citizens.*
- *The agency initiates policies that promote healthy aging in Baltimore.*
- *CARE can be reached at 410-396-2273*

# Resources Continued...

- **St. Ambrose Housing Aid Service**

321 East 25<sup>th</sup> Street

410-366-8550

- **Bar Association**

Court House East

111 North Calvert Street, Suite 631

Baltimore, MD 21202

410-396-5605

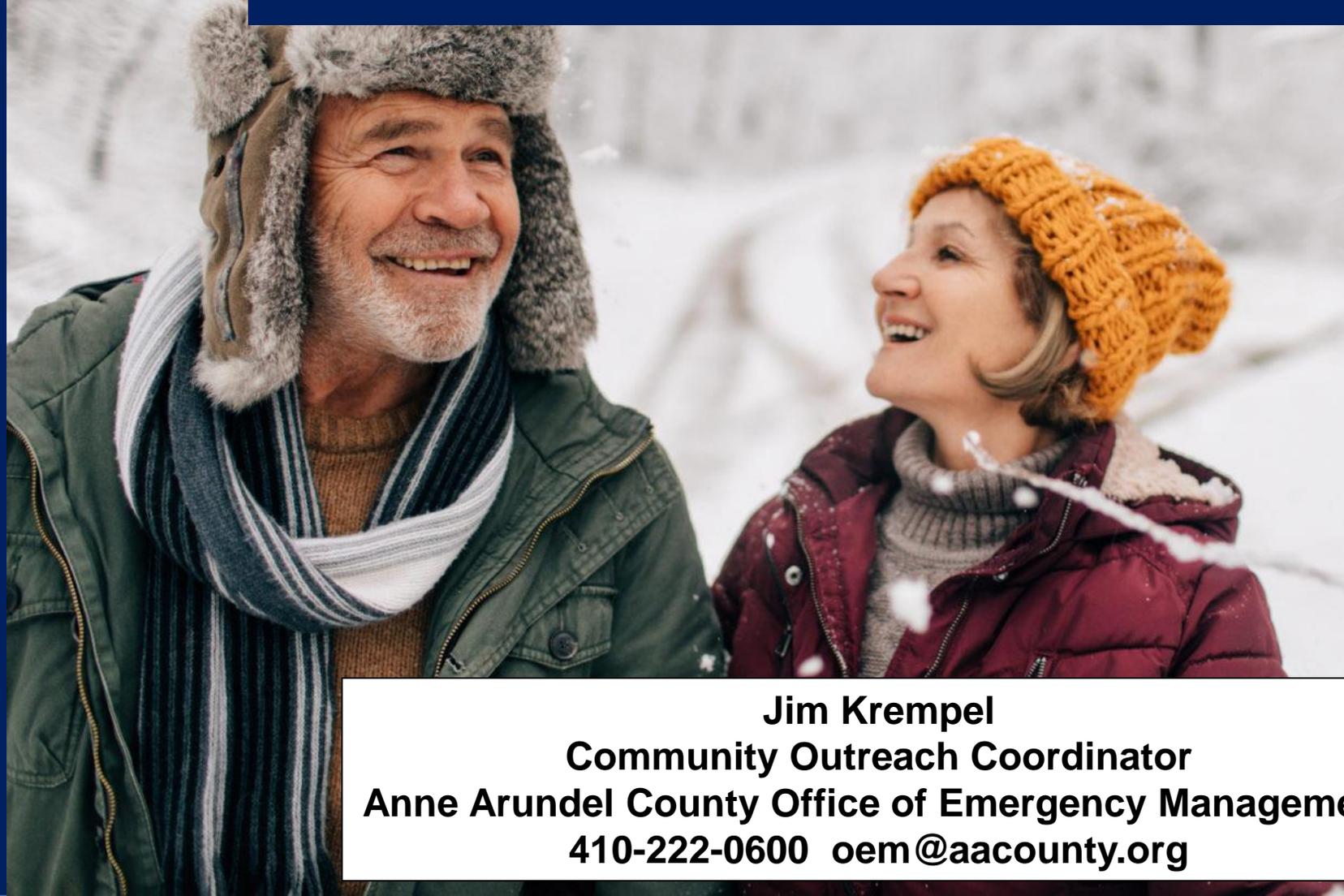
- **GEDCO Senior Center**

5828 York Road

Baltimore, MD 21212



# Winter Preparedness for Older Adults



**Jim Krempel**  
**Community Outreach Coordinator**  
**Anne Arundel County Office of Emergency Management**  
**410-222-0600 [oem@aacounty.org](mailto:oem@aacounty.org)**

# WEATHER TERMINOLOGY

**Outlooks** – A broad discussion of the weather pattern expected across any given area, generally confined to forecast periods beyond 48 hours. **BE PREPARED!**

**Advisories** – A weather hazard that will cause an inconvenience, but is not life threatening if proper precautions are taken. **PLAN CAREFULLY!**

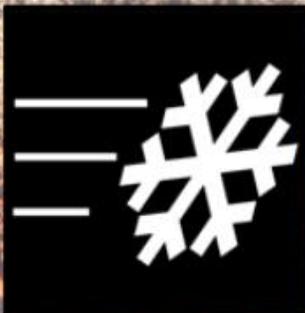
**Watch** – Severe weather is possible. Stay tuned to your weather information source for later forecasts. **BE READY!**

**Warning** – Severe weather is likely or already occurring, possibly life threatening. **TAKE ACTION!**

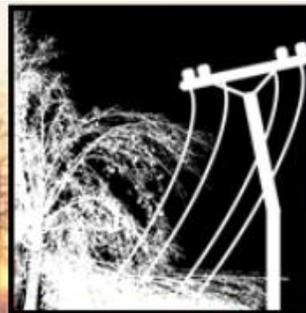
# WINTER HAZARDS



**EXTREME  
COLD**



**BLOWING  
SNOW**



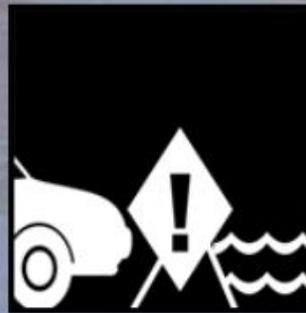
**ICE  
STORMS**



**HEAVY  
SNOW**



**FREEZING  
RAIN**



**SNOW MELT/ICE JAM  
FLOODING**



**NATIONAL WEATHER SERVICE QUAD CITIES**  
OCEANIC AND ATMOSPHERIC ADMINISTRATION



EXPOSURE



WINTER ILLNESS



FALLS



HAZARDOUS ACTIVITIES

# HELP SLOW THE SPREAD!

**WEAR A MASK**

**USE SOCIAL DISTANCING**

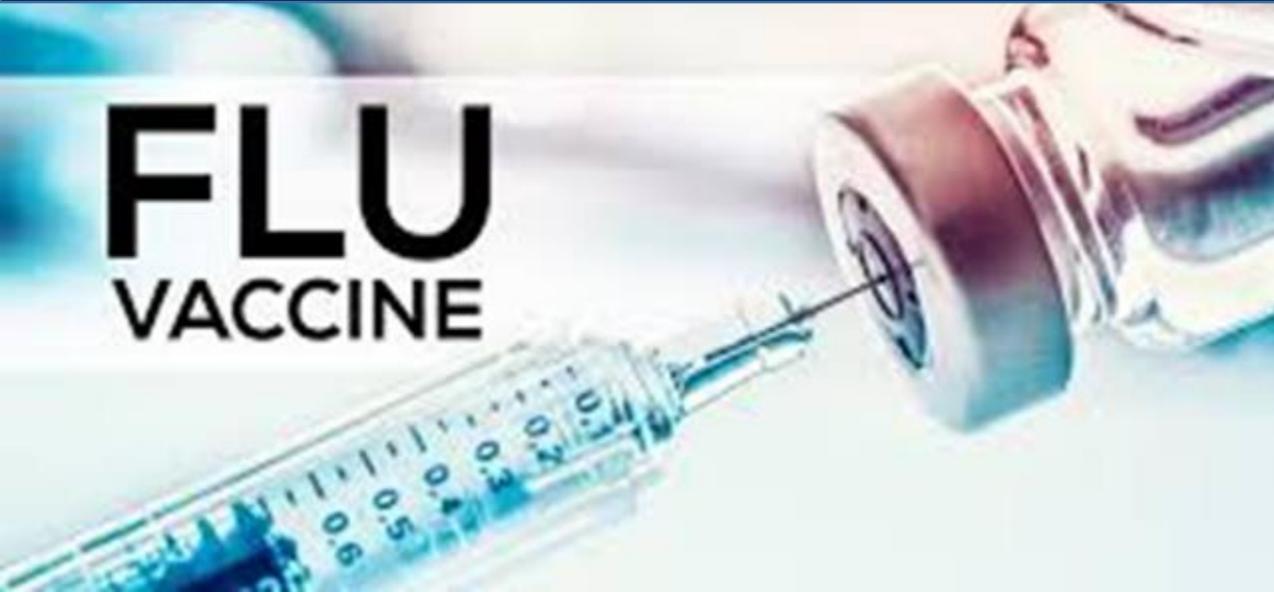
**WASH YOUR HANDS**

**GET TESTED**

**GET A SEASONAL FLU SHOT**



**FLU  
VACCINE**



# Warning Signs of Hypothermia



**Confusion**



**Shivering**



**Difficulty  
Speaking**

zzz...



**Sleepiness**



**Stiff  
Muscles**

[weather.gov/cold](https://weather.gov/cold)



**KNOW**

**PLAN**

**ACT**

**EMERGENCY PREPAREDNESS**



**MAKE A PLAN**



**BUILD A KIT**



**BE INFORMED**

# FIRST BUILD A SUPPORT NETWORK



Build a **support network** of at least **two people**

- Family
- Trusted neighbors and friends
- Professional caregivers

Make sure your **trusted support providers**

- Have an **extra key** to your home
- Know where you keep your **medicine** and **emergency supplies**
- how to use **lifesaving equipment** or **administer medicine**
- Know how to **contact 9-1-1** or **your doctor**

**Never shelter in place alone!**

# PLAN FOR COLD WEATHER

- ❖ Check the weather
- ❖ Plan ahead
- ❖ Shelter in a warm residence
- ❖ Bundle up, mask up, limit exposure
- ❖ Stay on cleared paths
- ❖ Travel together
- ❖ Let others know where you are
- ❖ Ask for help with winter tasks
- ❖ Eat healthy and stay hydrated
- ❖ Know your health
- ❖ Know your limits
- ❖ Keep an eye on neighbors



# PLAN FOR MEDICAL NEEDS

**People with disabilities or chronic illness must plan carefully and early**

- **Plan medical needs well ahead of an emergency with your support network**
- **Up-to-date list of all prescription medications, dosages, and known allergies**
- **One-month supply of prescription medication on hand, if possible**
- **Phone numbers for your doctors and pharmacist**
- **Spare medical devices – hearing aids/batteries, cane, walker, etc**
- **Medic alert bracelet, if needed**
- **Emergency response call system, if needed**
- **Home healthcare services may be interrupted in a storm**
- **Special transportation needs**



# LIFE SUSTAINING MEDICAL EQUIPMENT



## BEFORE THE STORM

### **If you use home oxygen:**

- Have spare oxygen bottles and cannulas/masks available
- Talk to your oxygen supplier about emergency replacements
- Use an oxygen concentrator, with extra batteries

### **If you rely on essential electrical medical equipment:**

- Contact your medical supply company for information about back-up power
- Learn how to connect and start a back-up power supply
- Teach family, caregivers, trusted neighbors how to use backup power
- If you do not have a generator, relocate to a place with reliable power
  
- Enroll in BGE Special Needs Program 1-800-685-0123 or TDD 800-735-2258
  - BGE Special Needs Hotline during emergency events: 1-877-213-2610 or 711



# PLAN FOR URGENT MEDICAL APPOINTMENTS

## **Talk to your doctor or clinic in advance about dialysis, chemotherapy, radiation therapy, etc**

- Find out their emergency plans and how you fit with them
- Determine well in advance if the clinic or hospital will be open during a lengthy storm
- See if your treatment schedule can be adjusted to avoid the worst weather
- Identify backup service providers and locations

## **If open, how will you get to and from the clinic?**

- Can you safely drive yourself?
- Can a family member, caregiver, or trusted neighbor drive you?

## **If you still need additional assistance, call your**

- Department of Aging and Disabilities
- Office of Emergency Management



# FAMILY COMMUNICATIONS PLAN

## Make a Written Communications Plan

- Family
- Trusted Friends
- Trusted Neighbors
- Work and School Contacts
- Other Important Numbers

## Out of Area (or State) “Family Switchboard Operator”

- Relative
- Trusted Friend

## Text is more reliable

1. **Who** you are
2. **Where** you are
3. **Status**



# HOUSEHOLD EMERGENCY KIT

- ✓ **Water:** One gallon of water per person per day for at least **five days**
- ✓ **Food:** At least a **five-day** supply of non-perishable food (including pets)
- ✓ **Baby/infant** supplied and food, if applicable
- ✓ **Battery-powered or hand-crank radio and extra batteries**
- ✓ **Flashlight or headlamp with extra batteries**
- ✓ **Family First Aid Kit**
- ✓ **Face Coverings – two surgical or cloth masks; surgical gloves**
- ✓ **Hygiene Items, soap, hand sanitizer, garbage bags; extra TP**
- ✓ **Prescription Medicine (one month's worth)**
- ✓ **Medical devices (glasses, hearing aids, etc)**
- ✓ **Photo identification; Important family documents in waterproof bag**
- ✓ **Whistle to signal for help**
- ✓ **Cell phone with charger**
- ✓ **Manual can opener for canned food**
- ✓ **Wrench or pliers to turn off utilities, if required**
- ✓ **Paper local road maps for evacuation**
- ✓ **Cash or Travelers Checks**



**SELF-SUFFICIENT  
FOR AT LEAST FIVE DAYS**

# STAY INFORMED



**To be prepared, you must stay informed!**

# MARYLAND PREPARES MASS NOTIFICATION SYSTEM



Download the free mobile app now!



## PREPARE

Prepare Emergency Kits and Family Communications Plans



## ALERTS

Get real-time alerts for emergencies, weather and traffic



## I'M SAFE!

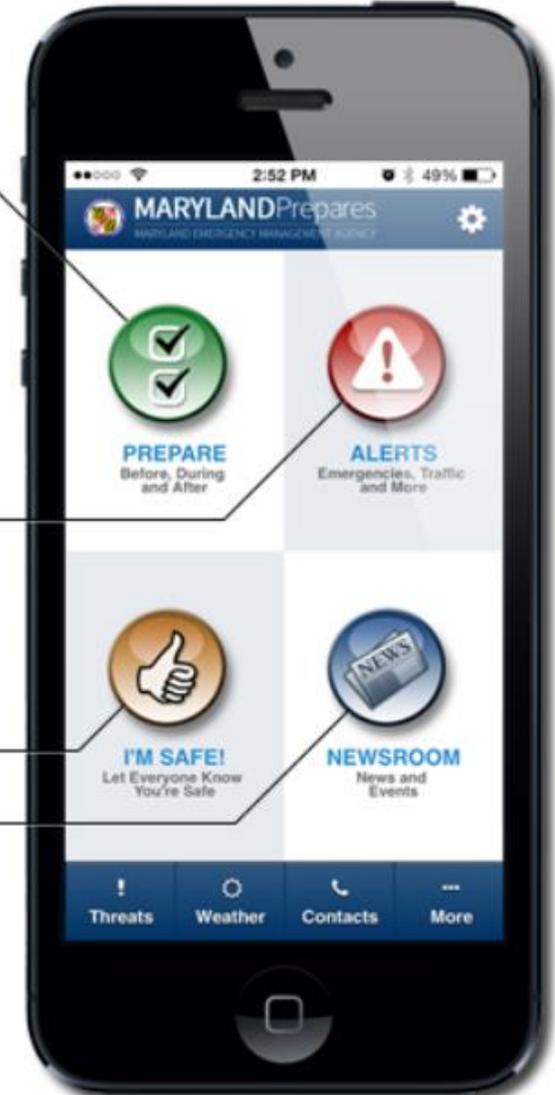
Send an I'M SAFE! message to let everyone know you are safe



## NEWSROOM

Access current news and events

Plus many more useful emergency resources



# PREPAREDNESS RESOURCES

**Your Office of Emergency Management**

**Your Department of Aging and Disabilities**

**American Red Cross**

**“Disaster Preparedness: For Seniors by Seniors”**

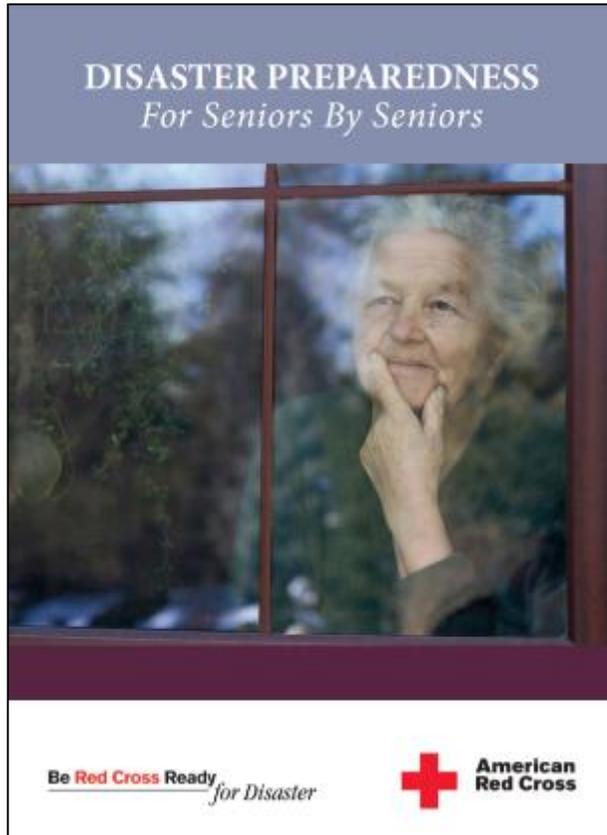
[www.redcross.org/get-help/how-to-prepare-for-emergencies/older-adults.html](http://www.redcross.org/get-help/how-to-prepare-for-emergencies/older-adults.html)

**National Institutes of Health**

[www.nia.nih.gov/health/cold-weather-safety-older-adults](http://www.nia.nih.gov/health/cold-weather-safety-older-adults)

**Federal Emergency Management Agency**

[www.ready.gov/seniors](http://www.ready.gov/seniors)



COURTESY ROSE AYERS-ETHERINGTON

**ARE YOU READY ?**





# Homeowners Insurance

(It's still important even if you have paid off your mortgage!)

Patricia Dorn

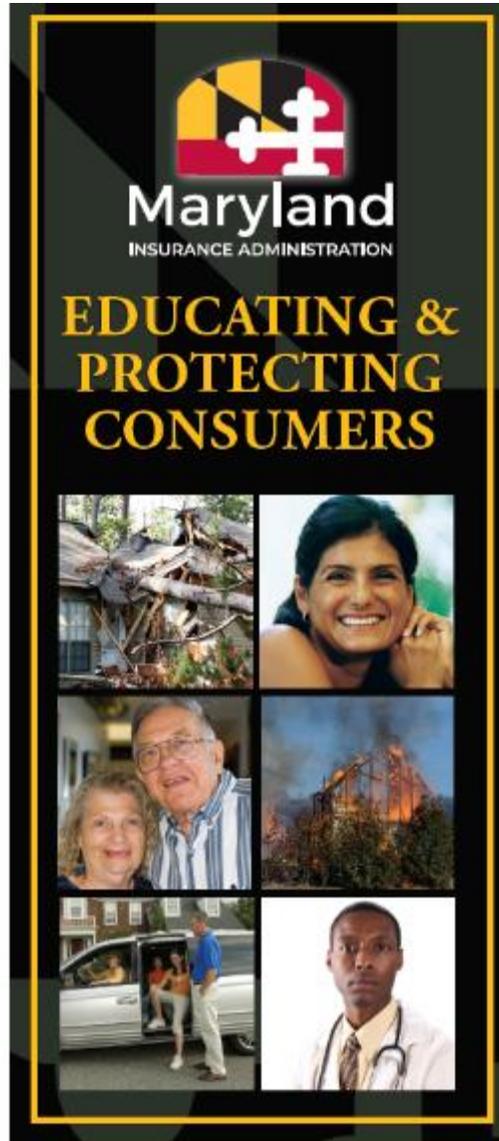
Consumer Education and Advocacy Unit

[patricia.dorn@maryland.gov](mailto:patricia.dorn@maryland.gov)



This presentation does not provide legal advice. You should discuss specific questions with your trusted financial advisor or insurance producer.

# What is the Maryland Insurance Administration



The Maryland Insurance Administration (MIA) is the state agency that regulates insurance in Maryland. The MIA:

Licenses insurers and insurance producers (agents or brokers).

Examines the business practices of licensees to ensure compliance.

Monitors solvency of insurers.

Reviews/approves insurance policy forms. Reviews insurance rates to ensure rates are not inadequate, excessive or unfairly discriminatory.

Investigates consumer and provider complaints and allegations of fraud.



# What is the Maryland Insurance Administration?

If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. Examples of improper actions include:

- Improperly denying or delaying payment of all or portions of a claim;
- Improperly terminating your insurance policy;
- Raising your insurance premiums without proper notice;
- Making false statements to you in connection with the sale of insurance or processing of insurance claims; and,
- Overcharging you for services, including premium finance charges.



# What is homeowners insurance?

## Why do I need it?

Homeowners insurance can help you manage the financial risks of homeownership. Homeowners insurance may:

Help you recover financially following a covered loss to your :

- a. Dwelling
- b. Personal Property (contents)
- c. Other Structures

May protect you financially if someone is hurt or their property is damaged because of something you did or something that happens on your property by providing liability coverage and/or paying for medical payments.



# What are the basic parts of a homeowners insurance policy?

The terms and amount of coverage for a particular loss will depend upon the terms of your policy. Generally, homeowners policies include the following parts:

**Dwelling Coverage** – provides protection if a covered peril damages or destroys your home.

**Other Structures** – provides protection if a covered peril damages or destroys detached outbuildings and structures, like fences, that are not part of your dwelling.

**Personal Property (contents)** – provides protection if your personal property is lost, damaged or destroyed by a covered peril.

**Additional Living Expenses (ALE)** – may pay for additional expenses you incur when you cannot live in your home because of damage or loss that is covered by your policy. Generally, coverage will only pay for living expenses that are not “normal and customary”.

**Liability Coverage** – may provide protection if you or a member of your family are legally responsible for an injury to another person or cause damage to another person’s property.

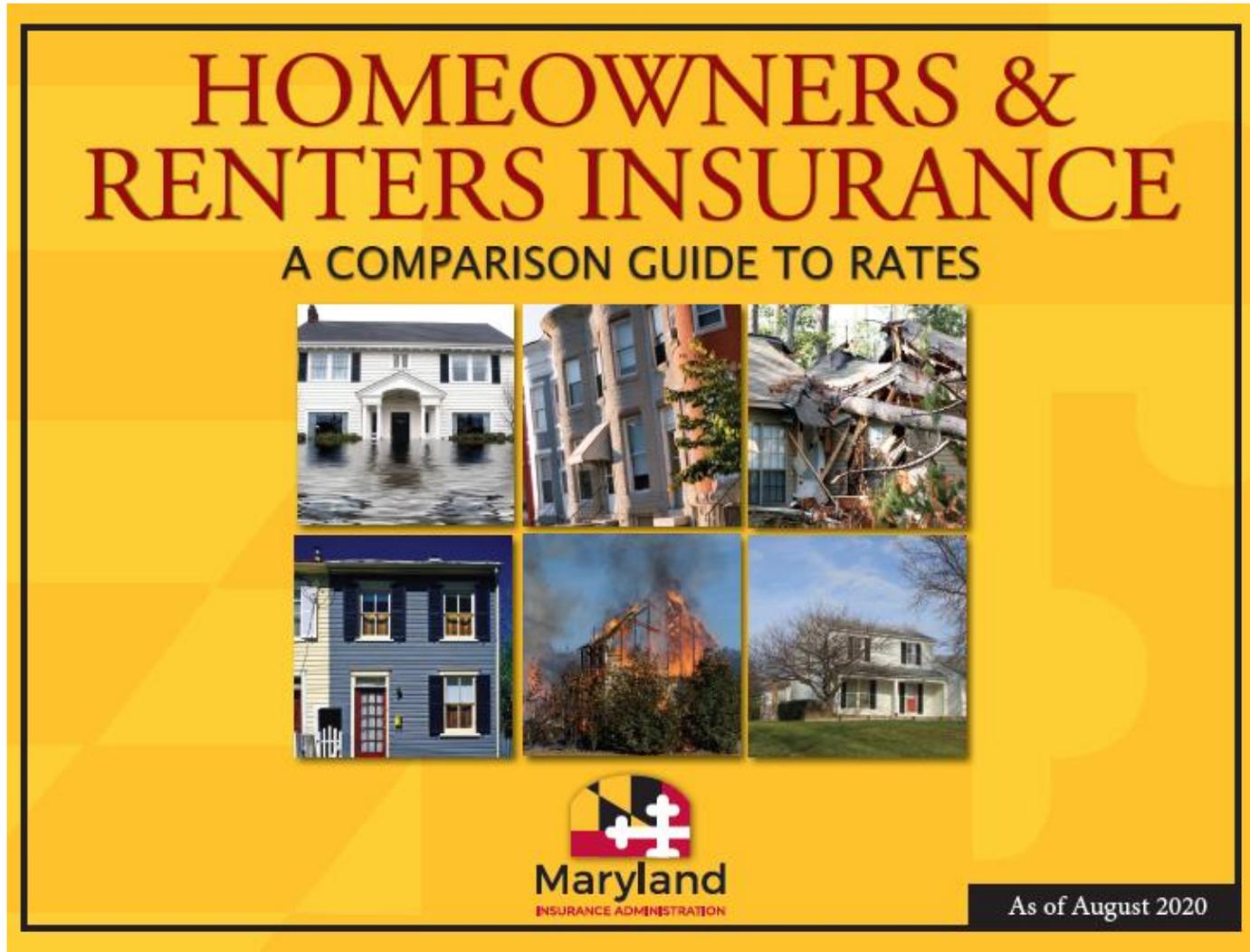
**Medical Payments** – provides payment up to a specified amount for reasonable and necessary medical expenses incurred by people injured in an accident in your home regardless of fault (**does not apply to you or member of your household**). This provision will pay covered medical expenses for a minimum of up to three years from the date of injury or accident.

# Introduction to our Rate Guide

This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific insurance policy or contract; nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide.



# Introduction to our Rate Guide



# Introduction to our Rate Guide

Rates provided by insurers in this scenario assume the following: frame construction, replacement cost including contents, \$500 deductible, water and sewer endorsement. Ages of homes in scenarios vary.

Note: ZIP codes are for sampling purposes only.

County/City	Town/City	Zip Code	Home Value	Construction	Protection Class*	Deductible	Age of Home (in years)	Water/Sewer Backup Limit	Auto/Home Discount	Liability
Allegany	Cumberland	21502	\$118,800	Frame	5	\$500	45	\$10,000	No	\$100,000
Anne Arundel	Annapolis	21401	\$338,500	Frame	5	\$500	35	\$10,000	No	\$100,000
Anne Arundel	Pasadena	21122	\$338,500	Frame	5	\$500	35	\$10,000	No	\$100,000
Baltimore	Dundalk	21222	\$246,900	Frame	5	\$500	35	\$10,000	No	\$100,000
Baltimore	Owings Mills	21117	\$246,900	Frame	5	\$500	55	\$10,000	No	\$100,000
Baltimore City	Hamilton	21214	\$153,000	Frame	1	\$500	75	\$10,000	No	\$100,000
Baltimore City	Waverly	21218	\$153,000	Frame	1	\$500	75	\$10,000	No	\$100,000
Calvert	Lusby	20657	\$344,300	Frame	5	\$500	35	\$10,000	No	\$100,000
Caroline	Denton	21629	\$192,600	Frame	5	\$500	35	\$10,000	No	\$100,000
Carroll	Sykesville	21784	\$324,300	Frame	5	\$500	45	\$10,000	No	\$100,000
Cecil	Eikton	21921	\$239,900	Frame	5	\$500	35	\$10,000	No	\$100,000
Charles	Waldorf	20603	\$287,600	Frame	5	\$500	35	\$10,000	No	\$100,000
Dorchester	Cambridge	21613	\$188,100	Frame	5	\$500	75	\$10,000	No	\$100,000
Frederick	Frederick	21701	\$306,100	Frame	5	\$500	35	\$10,000	No	\$100,000
Garrett	Oakland	21550	\$169,400	Frame	5	\$500	35	\$10,000	No	\$100,000
Harford	Bel Air	21014	\$278,100	Frame	5	\$500	35	\$10,000	No	\$100,000
Howard	Columbia	21044	\$434,700	Frame	5	\$500	35	\$10,000	No	\$100,000
Kent	Chestertown	21620	\$238,800	Frame	5	\$500	35	\$10,000	No	\$100,000
Montgomery	Gaithersburg	20878	\$460,100	Frame	5	\$500	45	\$10,000	No	\$100,000
Montgomery	Silver Spring	20906	\$460,100	Frame	5	\$500	45	\$10,000	No	\$100,000
Prince George's	Fort Washington	20744	\$261,400	Frame	5	\$500	45	\$10,000	No	\$100,000
Prince George's	Hyattsville	20783	\$261,400	Frame	5	\$500	45	\$10,000	No	\$100,000
Queen Anne's	Stevensville	21666	\$343,900	Frame	5	\$500	45	\$10,000	No	\$100,000
Saint Mary's	Mechanicsville	20659	\$295,900	Frame	5	\$500	35	\$10,000	No	\$100,000
Somerset	Princess Anne	21853	\$131,800	Frame	5	\$500	75	\$10,000	No	\$100,000
Talbot	Easton	21601	\$320,500	Frame	5	\$500	75	\$10,000	No	\$100,000
Washington	Hagerstown	21740	\$198,900	Frame	5	\$500	75	\$10,000	No	\$100,000
Wicomico	Salisbury	21804	\$173,100	Frame	5	\$500	35	\$10,000	No	\$100,000
Worcester	Berlin	21811	\$243,600	Frame	5	\$500	45	\$10,000	No	\$100,000

\* Protection Class is the distance from the fire hydrant and the quality of your local fire department.

# Introduction to our Rate Guide

County/City	Town/City	Zip Code	Home Value	Construction	Protection Class*
Allegany	Cumberland	21502	\$118,800	Frame	5
Anne Arundel	Annapolis	21401	\$338,500	Frame	5
Anne Arundel	Pasadena	21122	\$338,500	Frame	5
Baltimore	Dundalk	21222	\$246,900	Frame	5
Baltimore	Owings Mills	21117	\$246,900	Frame	5

Deductible	Age of Home (in years)	Water/Sewer Backup Limit	Auto/Home Discount	Liability
\$500	35	\$15,000	Yes	\$100,000
\$500	25	\$15,000	Yes	\$100,000
\$500	25	\$15,000	Yes	\$100,000
\$500	45	\$15,000	Yes	\$100,000
\$500	45	\$15,000	Yes	\$100,000

When you call an insurance producer or insurer, typically, you will be asked about:

The type of construction and design of your residence,  
the distance to the nearest fire department and hydrant, the use of security devices  
the types of coverages you want as well as the dollar limits for those coverages.

**Make sure the information you provide is accurate and that you provide the same information to each insurance producer or insurer that you call.**

# Introduction to our Rate Guide

		21502	20657	20603	21550	20878	20906
Company		Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
<b>Western Maryland, Washington D.C. Suburbs, and Southern Maryland</b>	AIG Property Casualty Co.	521	528	584	584	623	621
	Allstate Insurance Co.	287	282	411	424	420	420
	American Family Home Insurance Co.	465	465	675	675	675	675
	American Modern Home Insurance Co.	348	348	538	538	538	538
	American National Property & Casualty Co.	247	273	284	267	221	216
	American Strategic Insurance Corp.	289	247	355	380	292	319
	Amica Mutual Insurance Co.	242	242	330	330	330	330
	Brethren Mutual Insurance Co.	159	153	239	235	219	219
	Century-National Insurance Co.	273	273	371	371	371	371
	Chubb National Insurance Co.	246	253	446	434	434	363
<b>Rates Effective as of 2/1/2020</b>	Cincinnati Insurance Co.	123	123	169	166	164	164
	CSAA General Insurance Co.	133	155	279	187	178	168
	Cumberland Mutual Fire Insurance Co.	216	205	281	305	312	312
	Donegal Mutual Insurance Co.	358	341	472	496	496	496
	Encompass Home/Auto Insurance Co.	260	415	496	319	473	473
	Erie Insurance Co.	250	292	419	450	362	422
	Esurance Insurance Co.	N/A	N/A	N/A	N/A	N/A	N/A
	Everett Cash Mutual Insurance Co.	323	323	446	446	334	334
	Farmers Insurance Exchange	322	333	452	437	340	340
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	238	174	224	316	228	228
<b>n/a = Carriers that do not have rates available based on the criteria in the scenario.</b>	Federal Insurance Co.	260	265	468	457	457	426
	First American Property & Casualty Ins. Co.	202	250	319	391	250	223
	Frederick Mutual Insurance Co.	254	243	347	362	356	356
	Garrison Property & Casualty Ins. Co.	277	408	463	374	423	423
	Hartford Fire Insurance Co.	166	166	214	214	214	214
	Homesite Insurance Co. of the Midwest	271	291	381	381	381	381
	Horace Mann Insurance Co.	151	151	202	202	98	98
	IDS Property Casualty Ins. Co.	264	307	353	350	360	373
	Liberty Insurance Corp.	325	308	498	332	313	566
	Lititz Mutual Insurance Co.	190	174	245	266	273	273
<b>Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.</b>	Markel American Insurance Co.	266	266	355	355	355	355

# Introduction to our Rate Guide

	21502	20657	20603
Insurer	Allegany	Calvert	Charles
AIG Property Casualty Co.	710	1169	1060
Allstate Vehicle & Property Insurance Co.	842	1872	1517
American National Property & Casualty Co.	794	1982	1370
American Security Insurance Co.	999	2850	2660
American Strategic Insurance Corp.	859	2020	1555
Amica Mutual Insurance Co.	975	2217	1870
Brethren Mutual Insurance Co.	n/a	1293	1174

Rates are updated in the  
rate guide every February and August



# Introduction to our Rate Guide

Company Name →			
Telephone number			
Financing rating			
Company licensed (Yes/No)			
Type of policy (HO-2, HO-3 amended, HO-4, HO-6, etc.)			
Replacement Cost (RC) or Actual Cash Value (ACV):  Contents: If RC, any exceptions, if so list:			
Deductible(s) (Does the policy have different deductibles for damage caused by hurricane or other storm?)			
Discounts offered			
Annual premium			

## Policy Comparison Worksheet

# Introduction to our Rate Guide

Comparison shopping is the key to getting the most out of your insurance dollar.

Tips for getting the most out of insurance shopping:

- Make sure you provide the same information to each insurer or insurance producer.
- Ask about discounts.
- Ask about deductibles and when they apply.
- Ask about what is covered and what is excluded.
- In addition to price, consider factors such as coverage limits and customer service.
- Ask friends and neighbors about their experience with different insurers.



# Introduction to our Rate Guide

This brochure is available at [Renters Insurance: A Comparison Guide to Rates](#) or by calling us at 800-492-6116 to request a copy. Insurance company phone numbers and websites are available in the back of the book.

*\*The same information appears in the “Homeowners & Renters Insurance: A Comparison Guide to Rates” as scenario*

*6.*



# Lenders can “Force-place” property insurance coverage

If you finance the purchase of your home, your lender may require you to carry fire insurance on that property. If you do not purchase the insurance, your lender may force place coverage on you. The lender obtains insurance on the property and requires you to reimburse them for the cost of premiums paid. Forced-placed property insurance coverage generally protects only the interest of the lender and not you, the property owner.

# If you have problems obtaining a homeowners insurance policy

If you have been turned down by one insurer for homeowners insurance, try obtaining coverage through another insurer or other insurers. Do not assume that you will be turned down by all insurers. Just as insurers have different premiums, they also have different underwriting requirements. Call around and keep trying to obtain an insurance policy.

If you are unable to obtain insurance for your home from a private insurer, limited insurance protection may be available through the Maryland Property Insurance Availability Program, known as the

Joint Insurance Association (JIA)

3290 North Ridge Rd Suite 210

Ellicott City MD 21043

410-539-6808

800-492-5670

[www.mdjia.org](http://www.mdjia.org)



# What types of losses are NOT covered?

**Most homeowners insurance policies exclude the following types of losses:**

- Mudslide
- Earth Movement
- Groundwater or seepage
- Flood

Flood insurance may be available as an endorsement to your homeowners, renters, or condominium insurance policy, or as a separate policy. While some insurers offer flood policies, flood insurance can also be purchased from the National Flood Insurance Program (NFIP). For more information, contact your insurer, insurance producer, or go to the NFIP's website, [www.floodsmart.gov](http://www.floodsmart.gov).



# Deductibles

- You may have many options when choosing a deductible. If you choose a policy with a \$500 deductible – there must be \$500 of covered damage to your home or personal property for each claim before you are entitled to collect any money from your insurer. Your insurer will deduct \$500 from the total amount of covered damage.
- Higher deductibles reduce your premium. Choose a deductible that you will be able to afford to pay out of pocket if you have a claim.
- You can ask your insurer or insurance producer how much your premium will be reduced by increasing the amount of your deductible.

# Deductibles

- Some homeowners policies contain special percentage deductibles for losses caused by specific perils such as wind, hurricanes or other storms. The insurer may automatically include these deductibles or make these deductibles available at the option of the policyholder. Always ask your insurer or insurance producer if your policy has a flat deductible or a percentage deductible. Percentage deductibles are based on your dwelling coverage limit, not the amount of your loss.

**Example:** If your dwelling is insured for \$100,000, and your policy has a 2% deductible for certain perils, your deductible would be \$2,000.

# Be Prepared!

Create an inventory of all your possessions and keep it updated.

Photograph and/or video each room.

Safeguard your records: insurance policies, inventory list.

Keep handy your insurance producer's name, telephone number, and your policy number(s).



# Contact Us

We're here to assist with all of your insurance questions or issues.

Contact us to verify the insurer or insurance producer you select is authorized to sell insurance in Maryland to protect yourself from fraud.

Maryland Insurance Administration

410-468-2000

800-492-6116

[www.insurance.maryland.gov](http://www.insurance.maryland.gov)



# Questions?

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