What does the Register of Wills do?

The Register of Wills and the Orphans’ Court* ensure the distribution of assets of the decedent as established by Maryland Estate and Trust Law, and by the wishes outlined in the decedent’s Last Will and Testament.

The office protects:

- THE DECEDEENT – that his or her last wishes will be carried out.
- THE HEIRS, LEGATEES, and CREDITORS – that they will receive what they are entitled to.
- THE STATE OF MARYLAND – that the proper taxes and fees will be collected.

*The Orphans’ Court, located in each county and Baltimore City, has jurisdiction over estates of deceased persons. The Orphans’ Court hears all matters involving contested estates and supervises all estates that are probated judicially. Judicial probate is a proceeding that takes place when matters cannot be handled administratively.
WHAT IS A WILL?

w ill noun \ˈwil \ : 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...
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)
family | \ˈfam-lē , ˈfa-mə\n
: the basic unit in society traditionally consisting of two parents rearing their children

Family disputes are nothing new...
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
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.
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.
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.
**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
- Facebook: @ROWBaltimoreCity
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?
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 25th 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
Outlooks – A broad discussion of the weather pattern expected across any given area, generally confined to forecast periods beyond 48 hours.

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

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

Warning – Severe weather is likely or already occurring, possibly life threatening.
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
- Sleepiness
- Stiff Muscles

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
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
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
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!

Available on the iPhone App Store and Android App on Google Play.
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

National Institutes of Health

www.nia.nih.gov/health/cold-weather-safety-older-adults

Federal Emergency Management Agency

www.ready.gov/seniors
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
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.

<table>
<thead>
<tr>
<th>County/City</th>
<th>Town/City</th>
<th>ZIP Code</th>
<th>Home Value</th>
<th>Construction</th>
<th>Protection Class</th>
<th>Deductible</th>
<th>Age of Home (in years)</th>
<th>Water/Sewer Backup Limit</th>
<th>Auto/Home Discount</th>
<th>Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alleghany</td>
<td>Cumberland</td>
<td>21502</td>
<td>$118,800</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>45</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Anne Arundel</td>
<td>Annapolis</td>
<td>21401</td>
<td>$338,500</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Anne Arundel</td>
<td>Pasadena</td>
<td>21122</td>
<td>$338,500</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Baltimore</td>
<td>Dundalk</td>
<td>21222</td>
<td>$226,900</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Baltimore</td>
<td>Owings Mills</td>
<td>21117</td>
<td>$226,900</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>55</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Baltimore City</td>
<td>Hamilton</td>
<td>21214</td>
<td>$153,000</td>
<td>Frame</td>
<td>1</td>
<td>$500</td>
<td>75</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Baltimore City</td>
<td>Waverly</td>
<td>21210</td>
<td>$153,000</td>
<td>Frame</td>
<td>1</td>
<td>$500</td>
<td>75</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Calvert</td>
<td>Lusby</td>
<td>20667</td>
<td>$344,300</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Caroline</td>
<td>Denton</td>
<td>21628</td>
<td>$192,600</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Carroll</td>
<td>Sykesville</td>
<td>21784</td>
<td>$224,300</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Cecil</td>
<td>Elkton</td>
<td>21921</td>
<td>$229,500</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Charles</td>
<td>Waldorf</td>
<td>20603</td>
<td>$257,600</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Dorchester</td>
<td>Cambridge</td>
<td>21613</td>
<td>$188,100</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>75</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Frederic</td>
<td>Frederick</td>
<td>21701</td>
<td>$306,100</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Garrett</td>
<td>Oakland</td>
<td>21650</td>
<td>$169,400</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Harford</td>
<td>Bel Air</td>
<td>21014</td>
<td>$272,100</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Howard</td>
<td>Columbia</td>
<td>21044</td>
<td>$434,700</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Kent</td>
<td>Chestertown</td>
<td>21620</td>
<td>$253,000</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Montgomery</td>
<td>Gaithersburg</td>
<td>20876</td>
<td>$400,100</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>45</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Montgomery</td>
<td>Silver Spring</td>
<td>20900</td>
<td>$400,100</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>45</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Prince George's</td>
<td>Fort Washington</td>
<td>20744</td>
<td>$261,400</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>45</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Prince George's</td>
<td>Hyattsville</td>
<td>20753</td>
<td>$261,400</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>45</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Queen Anne's</td>
<td>Stevensville</td>
<td>21666</td>
<td>$343,900</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>45</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Saint Mary's</td>
<td>Mechanicsville</td>
<td>20659</td>
<td>$295,900</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Somerset</td>
<td>Princess Anne</td>
<td>21853</td>
<td>$131,800</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>75</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Talbot</td>
<td>Easton</td>
<td>21801</td>
<td>$520,500</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>75</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Washington</td>
<td>Hagerstown</td>
<td>21740</td>
<td>$280,900</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>75</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Wicomico</td>
<td>Salisbury</td>
<td>21804</td>
<td>$173,100</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>35</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
<tr>
<td>Worcester</td>
<td>Berlin</td>
<td>21811</td>
<td>$245,600</td>
<td>Frame</td>
<td>5</td>
<td>$500</td>
<td>45</td>
<td>$10,000</td>
<td>No</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

* Protection Class is the distance from the fire hydrant and the quality of your local fire department.
## Introduction to our Rate Guide

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

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Age of Home (in years)</th>
<th>Water/Sewer Backup Limit</th>
<th>Auto/Home Discount</th>
<th>Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>$500</td>
<td>35</td>
<td>$15,000</td>
<td>Yes</td>
<td>$100,000</td>
</tr>
<tr>
<td>$500</td>
<td>25</td>
<td>$15,000</td>
<td>Yes</td>
<td>$100,000</td>
</tr>
<tr>
<td>$500</td>
<td>25</td>
<td>$15,000</td>
<td>Yes</td>
<td>$100,000</td>
</tr>
<tr>
<td>$500</td>
<td>45</td>
<td>$15,000</td>
<td>Yes</td>
<td>$100,000</td>
</tr>
<tr>
<td>$500</td>
<td>45</td>
<td>$15,000</td>
<td>Yes</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

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

The table below lists the rates for various insurance companies and regions as of 2/1/2020.

<table>
<thead>
<tr>
<th>Company</th>
<th>Allegany</th>
<th>Calvert</th>
<th>Charles</th>
<th>Garrett</th>
<th>Montgomery</th>
<th>Montgomery</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIG Property Casualty Co.</td>
<td>521</td>
<td>529</td>
<td>584</td>
<td>584</td>
<td>623</td>
<td>621</td>
</tr>
<tr>
<td>Allstate Insurance Co.</td>
<td>287</td>
<td>282</td>
<td>411</td>
<td>424</td>
<td>420</td>
<td>420</td>
</tr>
<tr>
<td>American Family Home Insurance Co.</td>
<td>465</td>
<td>465</td>
<td>675</td>
<td>675</td>
<td>675</td>
<td>675</td>
</tr>
<tr>
<td>American Modern Home Insurance Co.</td>
<td>348</td>
<td>348</td>
<td>538</td>
<td>538</td>
<td>538</td>
<td>538</td>
</tr>
<tr>
<td>American National Property &amp; Casualty Co.</td>
<td>247</td>
<td>273</td>
<td>284</td>
<td>267</td>
<td>221</td>
<td>216</td>
</tr>
<tr>
<td>American Strategic Insurance Corp.</td>
<td>289</td>
<td>247</td>
<td>355</td>
<td>380</td>
<td>292</td>
<td>319</td>
</tr>
<tr>
<td>AIG Property Casualty Co.</td>
<td>242</td>
<td>242</td>
<td>330</td>
<td>330</td>
<td>330</td>
<td>330</td>
</tr>
<tr>
<td>Brethren Mutual Insurance Co.</td>
<td>159</td>
<td>153</td>
<td>239</td>
<td>235</td>
<td>219</td>
<td>219</td>
</tr>
<tr>
<td>Chubb National Insurance Co.</td>
<td>246</td>
<td>253</td>
<td>446</td>
<td>434</td>
<td>434</td>
<td>363</td>
</tr>
<tr>
<td>Cincinnati Insurance Co.</td>
<td>123</td>
<td>123</td>
<td>169</td>
<td>166</td>
<td>164</td>
<td>164</td>
</tr>
<tr>
<td>CSAA General Insurance Co.</td>
<td>133</td>
<td>155</td>
<td>279</td>
<td>187</td>
<td>178</td>
<td>168</td>
</tr>
<tr>
<td>Cumberland Mutual Fire Insurance Co.</td>
<td>216</td>
<td>205</td>
<td>281</td>
<td>305</td>
<td>312</td>
<td>312</td>
</tr>
<tr>
<td>Donegal Mutual Insurance Co.</td>
<td>358</td>
<td>341</td>
<td>472</td>
<td>496</td>
<td>496</td>
<td>496</td>
</tr>
<tr>
<td>Encompass Home/Auto Insurance Co.</td>
<td>260</td>
<td>415</td>
<td>496</td>
<td>319</td>
<td>473</td>
<td>473</td>
</tr>
<tr>
<td>Erie Insurance Co.</td>
<td>250</td>
<td>292</td>
<td>419</td>
<td>450</td>
<td>362</td>
<td>422</td>
</tr>
<tr>
<td>Esurance Insurance Co.</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Everett Cash Mutual Insurance Co.</td>
<td>323</td>
<td>323</td>
<td>446</td>
<td>446</td>
<td>334</td>
<td>334</td>
</tr>
<tr>
<td>Farmers Insurance Exchange</td>
<td>322</td>
<td>333</td>
<td>452</td>
<td>437</td>
<td>340</td>
<td>340</td>
</tr>
<tr>
<td>Farmers Mutual Fire Ins. Co. of Salem Cnty.</td>
<td>238</td>
<td>174</td>
<td>224</td>
<td>316</td>
<td>228</td>
<td>228</td>
</tr>
<tr>
<td>Federal Insurance Co.</td>
<td>260</td>
<td>265</td>
<td>468</td>
<td>457</td>
<td>457</td>
<td>426</td>
</tr>
<tr>
<td>First American Property &amp; Casualty Ins. Co.</td>
<td>202</td>
<td>250</td>
<td>319</td>
<td>391</td>
<td>250</td>
<td>223</td>
</tr>
<tr>
<td>Frederick Mutual Insurance Co.</td>
<td>254</td>
<td>243</td>
<td>347</td>
<td>362</td>
<td>356</td>
<td>356</td>
</tr>
<tr>
<td>Garrison Property &amp; Casualty Ins. Co.</td>
<td>277</td>
<td>408</td>
<td>463</td>
<td>374</td>
<td>423</td>
<td>423</td>
</tr>
<tr>
<td>Hartford Fire Insurance Co.</td>
<td>166</td>
<td>166</td>
<td>214</td>
<td>214</td>
<td>214</td>
<td>214</td>
</tr>
<tr>
<td>Homesite Insurance Co. of the Midwest</td>
<td>271</td>
<td>291</td>
<td>381</td>
<td>381</td>
<td>381</td>
<td>381</td>
</tr>
<tr>
<td>Horace Mann Insurance Co.</td>
<td>151</td>
<td>151</td>
<td>202</td>
<td>202</td>
<td>98</td>
<td>98</td>
</tr>
<tr>
<td>IDS Property Casualty Ins. Co.</td>
<td>264</td>
<td>307</td>
<td>353</td>
<td>350</td>
<td>360</td>
<td>373</td>
</tr>
<tr>
<td>Liberty Insurance Corp.</td>
<td>325</td>
<td>308</td>
<td>498</td>
<td>332</td>
<td>313</td>
<td>566</td>
</tr>
<tr>
<td>Lititz Mutual Insurance Co.</td>
<td>190</td>
<td>174</td>
<td>245</td>
<td>266</td>
<td>273</td>
<td>273</td>
</tr>
<tr>
<td>Markel American Insurance Co.</td>
<td>266</td>
<td>266</td>
<td>355</td>
<td>355</td>
<td>355</td>
<td>355</td>
</tr>
</tbody>
</table>

n/a = Carriers that do not have rates available based on the criteria in the scenario.

Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.
# Introduction to our Rate Guide

Rates are updated in the rate guide every February and August.
## Introduction to our Rate Guide

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

### 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.

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
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.
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
Questions?

Paula Cox, Assistant Chief Deputy of the Probate Proceedings Department
Register of Wills for Baltimore City
pcox@registers.maryland.gov

Jim Krempel, Community Outreach Coordinator
Anne Arundel County Office of Emergency Management
emkrem00@aacounty.org

Patricia Dorn, Outreach Staffer
Maryland Insurance Administration, Consumer Education & Advocacy Unit
patricia.dorn@maryland.gov