



**Maryland**  
INSURANCE ADMINISTRATION

# CONSUMER ADVISORY

## LICENSED DRIVERS IN YOUR HOUSEHOLD

The Maryland Insurance Administration has received inquiries about whether an insurer can deny a claim for damage to a policyholder's vehicle for accidents involving a licensed driver that lives in the policyholder's home but who is not listed on the policy.

An insurer is entitled to collect premiums in accordance with its filed rating rules for all licensed drivers (including those with learner's permits) residing in the policyholder's home, unless the driver has been specifically excluded from the insurance policy. While your policy generally provides liability coverage for you and any driver that is not specifically excluded, your policy's collision and comprehensive coverage may not be available if an accident occurs involving an undisclosed driver who is living in your home even when the driver has a reasonable belief they are permitted to use your vehicle.

Whether your policy will provide coverage depends upon the specific language of your policy. Auto policies may contain language that excludes collision or comprehensive damage coverage involving a claim where a licensed driver who is a resident of your home has not been disclosed to your insurer, even if the driver has your permission to drive your vehicle.



**It is important that you notify your insurer of all licensed drivers living in your home to protect yourself in the event of an accident involving a driver that lives in your home, even if that individual has their own car and insurance policy.**

# CONTINUED

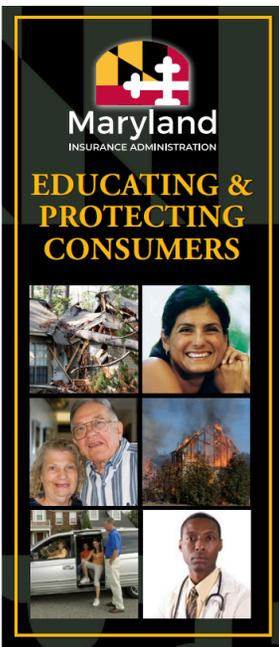
Contact your insurer or insurance producer (also known as an agent or broker) if you have any questions about disclosure of licensed drivers in your home.

Contact the Maryland Insurance Administration at 410-468-2340 or 800-492-6116 with questions regarding this advisory or any other insurance matters.



**Pets not included**

## ABOUT THE MARYLAND INSURANCE ADMINISTRATION



The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in Maryland. If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. The MIA can investigate complaints that an insurer or insurance producer has:

- Denied or delayed payment of all portions of a claim
- Improperly terminated your insurance policy
- Raised your insurance premiums without proper notice or in excess of what the law allows
- Made false statements to you in connection with the sale of insurance or the processing of insurance claims
- Overcharged you for services, including premium finance charges

**Contact the Maryland Insurance Administration at:**

**200 St. Paul Place, Suite 2700  
Baltimore, Maryland 21202**

**410-468-2000 | 800-492-6116 | 800-735-2258 TTY**



<https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>



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. Please note that policy terms vary based on the particular insurer and you should contact your insurer or insurance producer (agent or broker) for more information. This publication has been produced by the Maryland Insurance Administration (MIA) to provide consumers with general information about insurance-related issues and/or state programs and services. This publication may contain copyrighted material which was used with permission of the copyright owner. Publication herein does not authorize any use or appropriation of such copyrighted material without consent of the owner. All publications issued by the MIA are available free of charge on the MIA's website or by request. The publication may be reproduced in its entirety without further permission of the MIA provided the text and format are not altered or amended in any way, and no fee is assessed for the publication or duplication thereof. The MIA's name and contact information must remain clearly visible, and no other name, including that of the insurer or insurance producer reproducing the publication, may appear anywhere in the reproduction. Partial reproductions are not permitted without the prior written consent of the MIA. Persons with disabilities may request this document in an alternative format. Requests should be submitted in writing to the Director of Communications at the address listed above.