

Title 31 MARYLAND INSURANCE ADMINISTRATION

Subtitle 08 PROPERTY AND CASUALTY INSURANCE

Chapter 14 Coverage for Loss Caused by Water That Backs Up Through Sewers or Drains

Authority: Insurance Article, §§2-109, 19-202, and 19-216(d), Annotated Code of Maryland

.01 Scope.

A. This chapter does not apply to loss that is caused by a flood.

B. *If the sole cause of a loss is water that backs up into a dwelling or other covered structure through a sewer or drain, a claim made under the coverage described in Regulation .03 of this chapter may not be denied based upon the fact that the flood was an indirect cause of the water backing up into the dwelling or other covered structure through a sewer or drain.*