## 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.

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