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INSURANCE COMMISSIONER PROVIDES VITAL INFORMATION TO MARYLANDERS AS THEY RECOVER FROM HURRICANE IRENE

Baltimore, MD Maryland Insurance Commissioner Therese M. Goldsmith today provided Marylanders with important information as they begin to recover from Hurricane Irene.

First, Commissioner Goldsmith activated emergency regulations requiring all health insurance carriers in the State to waive any time restrictions on payment for prescription medication refills and replacement of durable medical equipment or supplies, eyeglasses and dentures while the State of Emergency declared by Governor O'Malley is in effect. This means that consumers forced to evacuate because of Hurricane Irene can obtain prescription refills or replace their eyeglasses, for example, regardless of the refill date or benefit plan time limitations.

Second, Commissioner Goldsmith reminded consumers that coverage from flooding generally is not covered by homeowner's policies. A separate flood insurance policy must be purchased for flood damage. Anyone with a flood insurance policy who has questions about coverage can find helpful information by visiting www.FloodSmart.gov or calling the National Flood Insurance Program at 1-888-379-9531.

Third, homeowners should be aware that some homeowner's insurance policies provide for a special deductible for hurricane-related damage, which can be considerably higher than the standard flat-rate deductible. The precise amount depends upon the terms of the particular homeowner's policy. Homeowners should read their policies to determine whether a special deductible applies, and call their insurance company, insurance agent, or the Maryland Insurance Administration with questions.

The Insurance Administration has posted on its website at www.mdinsurance.state.md.us contact information for the major homeowners and automobile insurers in the State. You can also get this contact information by calling the Insurance Administration at (410) 468-2340. To better assist consumers with questions or issues about their insurance claims as the State recovers from Hurricane Irene, this telephone number will be staffed on weekdays during the expanded hours of 7 a.m. to 7 p.m.

The Maryland Insurance Administration (MIA), founded as the Maryland Insurance Division in 1872, is an independent State agency located in downtown Baltimore. This agency regulates Maryland's \$26 billion insurance industry and makes certain that insurance companies, health plans and producers (agents and brokers) comply with Maryland insurance law. The MIA also licenses over 110,000 producers and approximately 1,500 insurance companies, regulates insurance rates, monitors insurer solvency, investigates consumer complaints and travels across the State providing consumers with educational materials on insurance. These materials also may be found at www.mdinsurance.state.md.us.

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