Go to www.pal/SI.org or call 1-800-922-1678.

Find out if you're on top of an abandoned mine.

In 1966, laws were passed which held bituminous underground coal mine operators liable for mine subsidence damage to certain dwellings and structures in the bituminous coal region. Substantial amendments were made to this law in 1994. All structure owners in the bituminous coal region should check with their local Mine Subsidence Insurance office to see if their structures are covered by these laws. If a structure is covered by these laws. If a structure is covered by these laws. Mine Subsidence Insurance may provide secondary coverage only.

Prior to 1966, underground mine operators were not liable for damages caused by mine subsidence to overlying structures.

the pillars are partially or totally removed during

of coal are formed by developing

practiced in Pennsylvania. In

underground coal mining

Room and pillar mining is the most common method of

network of entries or tunnels

The number of pillars removed during retreat mining

or pillar recovery.

convenience, production requirements, geologic and

depends on various factors including: safety

mining conditions, and availability of the coal

Subsidence Insurance Fund as complete buildings with walls, a roof and a foundation sufficient to firmly attach the building to the earth, are eligible for coverage. If your structure is located in an area with a record of past or recent problems, an inspection will be required. Structures with significant damage can be insured if the damages are first repaired or if an estimate of the cost to repair the damages is provided to the MSI Fund. Structures, which are defined by the Mine

Eligibility for Insurance

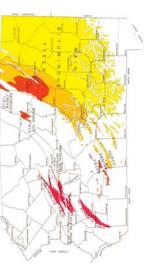
property collapsing mines could damage your has occurred, there is a chance that about underground mining and mine subsidence. If your home is in an area dwelling or other buildings on your where underground coal and clay mining This brochure contains general information

exclude coverage for losses caused by mine subsidence homeowners' insurance policies usually of damage each year. Standard Mine subsidence causes millions of dollars

caused by underground coal and clay mine subsidence. The Mine Subsidence policyholders' premiums. Fund, which is sustained by its administers this non-profit Insurance Environmental Protection (DEP), Pennsylvania Department of reliable source of insurance against losses Subsidence Insurance Fund to provide a Insurance Board, through the Pennsylvania established the Mine In 1961, the Commonwealth of

subsidence they are at risk from loss caused by and to apply for insurance if they believe conditions in their area (www.paMSI.org) encouraged to inquire into the mining All residents of Pennsylvania are

Areas Affected By Mine Subsidence



lies in the northeastern part of the state. Extensive underground mining has been conducted throughout the coal regions, and as a result, there is a high potential and room and pillar mining are common. mining is still being conducted, especially in Bituminous (soft coal) region lies mostly in the western There are two distinct coal fields in Pennsylvania known as the Bituminous and Anthracite coal regions. The southwestern Pennsylvania where both longwall mining for mine subsidence. In some areas, underground half of the state and the Anthracite (hard coal) region

Find out if you're on top of apply for MSI coverage. an abandoned mine and

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Get Mine Subsidence Insurance.

pennsylvania

pennsylvania

Get Mine Subsidence Insurance

Mine Subsidence Insurance is a non-profit fund administered by the Commonwealth's Mine Subsidence Insurance Board. www.paMSI.org

Structural deterioration

Freezing and thawing of soils

se and cave into the newly created

oid behind the roof supports.

After development, the panels are totally removed in a

nd several thousand feet long.

known as panels are developed by room and pillar mining

ectangular blocks of coal

In longwall mining, large

methods. These panels are

Structural movements

Surface and subsurface erosion

Poor construction methods

The vast majority of abandoned mines in Pennsylvania were mined with the room and pillar method.

Mine subsidence is a movement of the ground surface as a result of the collapse or failure of underground mine workings. In active underground mining operations using longwall mining or high extraction pillar recovery methods, subsidence can occur concurrently with the include cracking of foundation walls and floors, cracking of brick veneer, severe tilting, and in some instances, complete structural failure requiring replacement of the building. Costs to repair mine subsidence damage can easily approach or reach the replacement cost of the Property damage can result from many factors other than mine subsidence. The following are some common causes of structural damage which may be mistaken for In abandoned mines where rooms and unmined pillars mining operation in a planned and predictable manner. Mine subsidence resulting from abandoned room and Damages to structures from mine subsidence may are often left in various sizes and patterns, it may impossible to predict if and when subsidence will Mine Subsidence Damage Other Causes of Damages subsidence or trough subsidence. Shrinking and swelling of soils Landslides and soil creep Wine Subsidence systematic manner. A long row of hydraulic roof supports protect the mine workers and equipment. As the mining stages of mining, generally known as retreat mining system progresses through the panel, the mine roof and the coal seam. The entries are referred to as rooms and the blocks of coal are referred to as pillars. In many more than 200 years. While mining techniques have changed throughout the years, and in some cases have

been modified by local mining conditions, two basic methods have been used: room and pillar mining, and

ongwall mining.

Coal has been mined underground in Pennsylvania for

Underground Mining

Illustrated Effects of Mine Subsidence

Mine Drainage

Mine drainage occurs when old underground mine workings gradually fill up with water, and the water breaks out onto the ground surface usually near a coal outcropping on or near a hillside. Sometimes heavy rains or melting snow can raise the water level in a mine and trigger a mine water breakout.

If such a breakout occurs suddenly and unexpectedly near a building, substantial damage can occur. Although this is not considered mine subsidence, under certain circumstances, building damage from such a mine water breakout would be covered by Mine Subsidence Insurance.

Sinkhole Subsidence

Sinkhole subsidence occurs in areas overlying underground mines which are relatively close to the ground surface. This type of subsidence is fairly localized in extent and is usually recognized by an abrupt depression evident at the ground surface as overburden material collapses into the mine void. Sinkhole subsidence is perhaps the most common type of mine subsidence and has been responsible for extensive damage to many structures throughout the years.

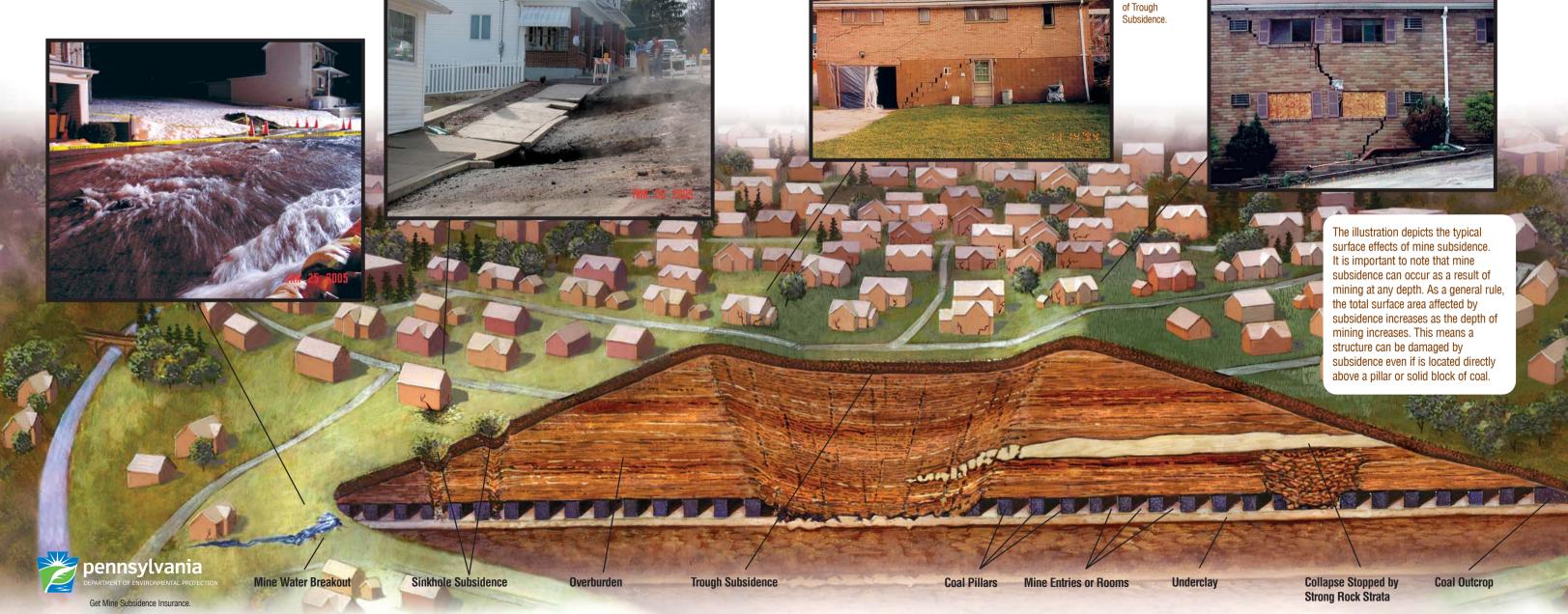
Trough Subsidence

Subsidence troughs over abandoned mines usually occur when the overburden sags downward due to the failure of remnant mine pillars or by punching of the pillars into a soft mine roof or floor. The resultant surface effect is a large, shallow yet broad depression in the ground which is usually elliptical or circular in shape.

Subsidence is usually greatest at the center of the trough and it progressively decreases until the limit of the impacted surface area is reached. Horizontal ground movements also

occur within a
subsidence trough.
Structures near the
center of the trough

can experience damage caused by the compression of the ground surface, and structures near the edges can be damaged by tension or stretching of the surface. Ground movement within a subsidence trough can result in damage to buildings, roadways, bridges, railroads, underground pipelines and utilities, and practically any other structure or surface feature that may be present. In addition, the flow of streams may be altered or disrupted, and surface cracks may occur, particularly near the edges of the trough.



Illustration

of Sinkhole

Subsidence.