

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

Go to www.paMSI.org
or
call 1-800-922-1678.



pennsylvania

DEPARTMENT OF ENVIRONMENTAL PROTECTION

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



**Are you
insured?**

Mine Subsidence Insurance



pennsylvania

DEPARTMENT OF ENVIRONMENTAL PROTECTION

Get Mine Subsidence Insurance.

www.paMSI.org

Is your home sitting on top of an abandoned mine?

Over one million Pennsylvania homes sit on top of abandoned mines. Most homeowners' policies do not cover damage caused by the collapse of underground coal and clay mines. Mine Subsidence Insurance (MSI), a non-profit fund administered by the Department of Environmental Protection, can protect your investment, often for less than \$100 a year.

Homeowners suffer millions in damages each year.

Each year, numerous homes throughout Pennsylvania crack, tilt or collapse as abandoned mine workings give way. These events are unpredictable, and as the mines grow older, the risk of subsidence grows greater.

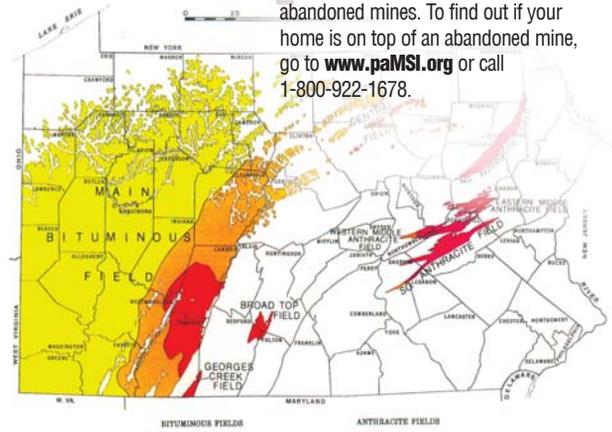
Get Mine Subsidence Insurance.

The non-profit Mine Subsidence Insurance fund was created to offer inexpensive coverage for Pennsylvania homeowners. MSI covers damage to your insured buildings and their appurtenances (see question 5 in the FAQs for more information) that occur anytime during the life of your policy if the damage is caused by mine subsidence or from a sudden, unexpected breakout of water from an underground mine. Go to www.paMSI.org for more details regarding coverage.

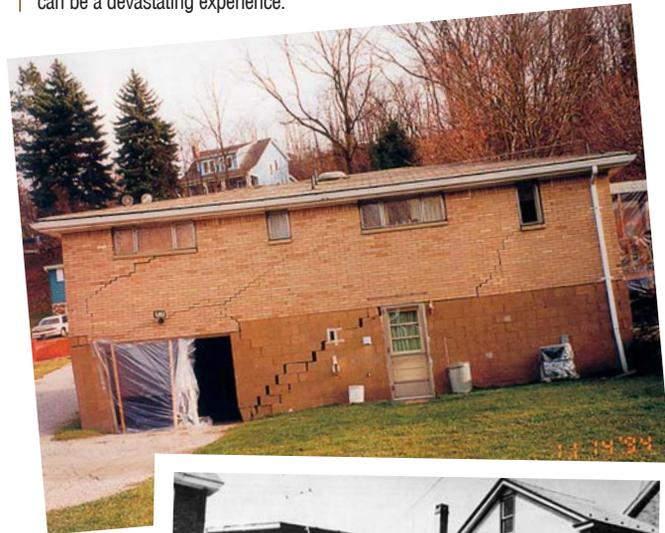
Here's what you get with MSI:

- Available coverage - \$5,000 to \$500,000. Your home should be insured up to its replacement value plus 10% for appurtenances (such as driveways and sidewalks).
- A low yearly premium - Less than 65 cents for every \$1,000 of coverage. For example, \$150,000 of residential coverage costs just \$97 a year.
- A 10% discount for senior citizens on their primary residence.
- Coverage is available for both residential and commercial buildings.
- Integrity - Since the MSI fund was created in 1961, over \$24 million in homeowner claims has been paid.

43 of Pennsylvania's 67 counties have abandoned mines. To find out if your home is on top of an abandoned mine, go to www.paMSI.org or call 1-800-922-1678.



For those without proper insurance, mine subsidence can be a devastating experience.



These homeowners know first-hand about mine subsidence.

These are real quotes from Pennsylvania homeowners.

“It started out with a trembling...cracking sounds, the garage door caved in, the front started to go, then the back. In the end, it ended up moving almost 8 inches off the foundation.



We had bids of eighty to ninety thousand (dollars) just to put it back together – not including the wiring and plumbing. I think probably the saddest day was the day we tore the house down. We stood there in the rain watching them crush it. If you don't have it (MSI), you're a fool. And I was a fool.”

■ David Lucas, Munhall, PA



“I was completely devastated – completely. We put everything we had into our house. You may not know the mine's there, but it's there eroding away month after month, year after year – and one day it could just collapse and your house is going to go with it.”

■ Janet Massie, Centre Township, PA



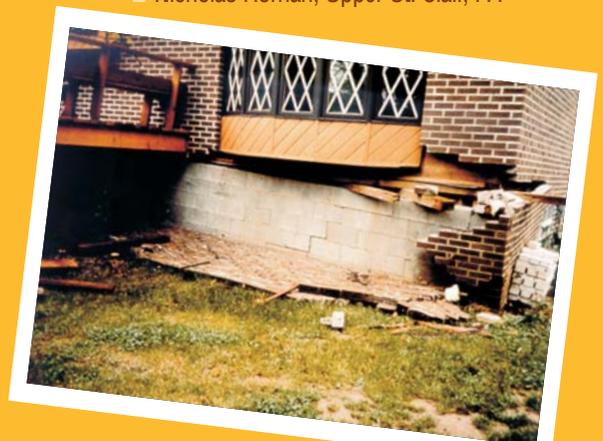
“If we didn't have the mine subsidence insurance – financially, it would have been a wreck. It would have been a ruin.”

■ Ron Mancuso, Plum Borough, PA



“When my front yard on Grandview Avenue sunk, it pulled my house with it. When they told me it would be fully taken care of up to the (MSI) policy (\$250,000) – I was relieved.”

■ Donald Maretti, Monaca, PA



“When you take the time and effort to build a home and put all your dreams into that home and then see it tremendously damaged – it's a real sad, sick feeling.”

■ Nicholas Romah, Upper St. Clair, PA

Frequently Asked Questions

1. Who needs Mine Subsidence Insurance (MSI)?

Any homeowner whose property sits on top of an abandoned mine. Adjacent properties are also at risk.

2. How can I find out if my house is on top of an abandoned mine?

Underground maps are available at www.paMSI.org, that show, street by street, which neighborhoods are undermined. If maps are not available for a county, either fill out an online request form or call 1-800-922-1678.

3. Doesn't my homeowner's policy cover me?

Damage due to mine subsidence or mine water breakouts are usually not covered by your homeowner's insurance policy.

4. What are the risks that are covered by a MSI Policy?

MSI covers damage, to your home or buildings and their appurtenances, caused by the movement of the ground surface as a result of the collapse of underground coal or clay mine workings, or from a sudden unexpected breakout of water from an abandoned mine, that occurs during the policy period. A separate policy is necessary for each building you desire to insure.

5. What are appurtenances?

Appurtenances are defined as fences, retaining walls, paved or improved patios, walks, driveways, and in ground swimming pools. All appurtenances must be permanently affixed and securely attached to the land surface and adjacent to and used in conjunction with the part of the insured structure that is the building. Damage to appurtenances is limited to 10% of the coverage amount and covered only if the insured structure is damaged in the same event.

6. Does MSI cover the contents of my house?

No, it only covers damage to the building and appurtenances.

7. If I'm buying a new house, when should I apply for insurance?

When you have an agreement to purchase or when you make your mortgage application. Your insurance coverage will become effective at closing.

8. Does mine subsidence damage have a deductible clause?

Yes. The deductible is \$250 for residential structures and \$500 for non-residential structures.

9. Is there a discount for senior citizens?

Yes. If you're 65 or older, you get a 10 percent discount on your primary residence.

10. How much does MSI cost?

Residential coverage costs about 65 cents for every \$1,000 of coverage.

11. How much coverage should I get?

Coverage is available from \$5,000 to \$500,000. Your home should be insured up to its replacement value (homeowners policy value "dwelling only") plus 10% to cover losses to appurtenances.

12. Do you need to inspect my property before I can purchase MSI?

Buildings located in an area with a record of subsidence problems and buildings with significant damages will require an inspection before MSI can be purchased. A fund representative will contact you if an inspection is required.

13. Can a structure be insured if it is damaged?

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. The cost to repair, adjusted for inflation, would be excluded from any damage claim settlement.

14. How are claims processed?

Claims are filed with a DEP field office and are investigated by the MSI Fund. Compensation for a valid claim is based on the actual cost to repair or replace covered damages and cannot exceed the value of the coverage, or the replacement cost of the structure, whichever is less. To file a claim, you simply call 1-800-922-1678.

15. What can cause damage to structures other than mine subsidence?

Following are some common causes of structural damage which may be mistaken for mine subsidence:

- Settlement under surface loads
- Landslides and soil creep
- Shrinking and swelling of soils
- Freezing and thawing of soils
- Surface and subsurface erosion
- Poor construction methods
- Structural movements
- Structural deterioration