

OFFER OF MINE SUBSIDENCE INSURANCE COVERAGE - OHIO

This constitutes an offer to include optional mine subsidence insurance coverage in your property insurance policy if the policy covers a one to four family dwelling structure located in one of the following Ohio counties: Delaware, Erie, Geauga, Lake, Licking, Medina, Ottawa, Portage, Preble, Summit & Wayne. Mine Subsidence insurance, provided by the Ohio Mine Subsidence Insurance Underwriting Association, provides up to \$100,000 of coverage or the amount of insurance on the dwelling, whichever is less, for property damage to the structure caused by mine subsidence. Mine subsidence is loss caused by the collapse or lateral or vertical movement of structures resulting from the caving in of underground mines. The annual premium for this coverage is \$5.00. To accept this offer you must complete an application for mine subsidence coverage and return it to us. You may obtain this application from us or your insurance agent who obtained the insurance on your home for you. (The appropriate application is attached for your convenience.)

PLEASE SEE ATTACHED APPLICATION

**OHIO MINE SUBSIDENCE INSURANCE
UNDERWRITING ASSOCIATION APPLICATION**

NAME

ADDRESS OF PROPERTY

POLICY NUMBER

COUNTY

NAME OF INSURANCE COMPANY

NAME OF INSURANCE AGENT

I hereby apply for Mine Subsidence Insurance Coverage. I agree that no coverage will be made available for Mine Subsidence damage that exists prior to the effective date of this coverage. I understand that if I add this coverage to my basic fire or homeowners policy after the policy's effective date, there is a 15 day waiting period for the mine subsidence coverage to be effective.

I understand that the coverage limit for mine subsidence insurance will not exceed the coverage on my dwelling structure, or \$100,000, whichever is less. I understand that any person, who with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

SIGNATURE

DATE