

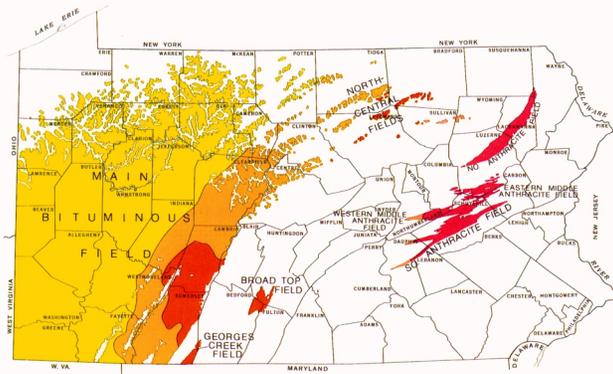
How much coverage should I buy?

Coverage is available from \$5,000 to \$500,000. Your home should be insured up to its replacement cost plus 20 percent for other covered losses.

How do I file a claim?

Just call 800-922-1678 to report damage and a representative will assist you.

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



There are coal deposits and abandoned mines in 43 of Pennsylvania's 67 counties.

**Learn More
Check Mining Conditions
Apply For Coverage**

www.paMSI.org
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.

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Mine Subsidence Insurance



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What is Mine Subsidence?

It is movement of the ground surface as a result of the collapse of underground coal or clay mine workings.

What damage does it cause?

Mine subsidence can cause a structure's foundation to crack and tilt out of level, walls, floors and ceilings to crack, doors and windows to jam, and roofs and chimneys to crack and separate. In extreme cases, foundations and even the entire structure may need to be rebuilt.

What does it cost to repair?

The average claim payout now exceeds \$50,000. Claim costs for individual structures have exceeded \$200,000 in several instances. Mine Subsidence Insurance (MSI) has paid over \$28 million in claims, recently averaging over \$1 million per year in claim payouts.

Does my homeowners insurance provide coverage?

No. Standard homeowners insurance policies exclude damage caused by mine subsidence.

How can I protect my home?

Go to www.paMSI.org or call 800-922-1678 and purchase MSI coverage, which has been offered by the Commonwealth (State) of Pennsylvania since 1961.

What does MSI cover?

Buildings are covered but grounds and personal items are not. Limited coverage extends to certain adjacent structures such as patios, sidewalks, driveways, in-ground swimming pools, fences and retaining walls. MSI also covers incidental costs such as temporary relocation expenses, and certain damages due to sudden breakouts of mine water from adjacent abandoned mines.

What does MSI cost?

MSI costs only pennies a day. \$95,000 in coverage cost about 15 cents a day (\$55 a year). \$195,000 in coverage cost about 29 cents a day (\$105 a year). Seniors (65 and older) receive a 10 percent discount on their primary residence.

When to apply for coverage?

If you currently own a property, you can apply anytime. If you are buying a property, apply when you have a purchase agreement or when you are applying for a mortgage.

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.



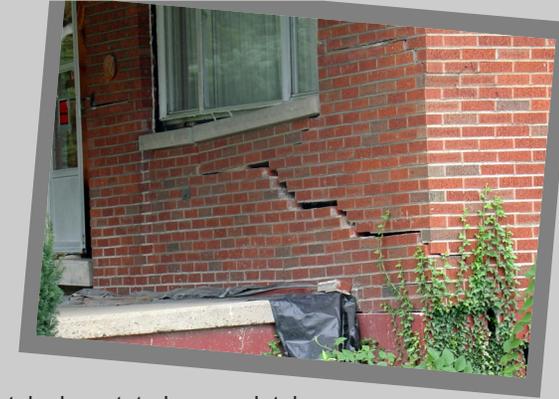
We had bids of eighty to ninety thousand (dollars) just to put it back together – not including the wiring and plumbing. I think probably the saddest day was the day we tore the house down. We stood there in the rain watching them crush it. If you don't have it (MSI), you're a fool. And I was a fool."

■ David Lucas, Munhall, PA



"When my front yard sank, 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



"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 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

