

Article - Insurance

[\[Previous\]](#)[\[Next\]](#)

§19–207.

(a) (1) An insurer that sells or negotiates homeowner’s insurance in the State shall provide an applicant, at the time of application for homeowner’s insurance, with a written statement that lists all additional optional coverage available from the insurer to the applicant.

(2) If an application is made by telephone, the insurer is deemed to be in compliance with this section if, within 7 calendar days after the date of application, the insurer sends the statement to the applicant or insured by a first–class mail tracking method.

(3) If an application is made using the Internet, the insurer is deemed to be in compliance with this section if the insurer provides the statement to the applicant prior to submission of the application.

(b) The statement shall:

(1) be on a separate form;

(2) be titled, in at least 12 point type, “Additional Optional Coverage Not Included in the Standard Homeowner’s Insurance Policy”;

(3) contain the following disclosure in at least 10 point type:

“Your standard homeowner’s insurance policy does not cover all risks. You may need to obtain additional insurance to cover loss or damage to your home, property, and the contents of your home or to cover risks related to business or personal activities on your property.

This statement provides a list of the types of additional insurance coverage that are available. Contact your insurance company, insurance producer, or insurance agent to discuss these additional coverages.”; and

(4) contain a list of additional optional coverage.

(c) A statement required to be sent by a first–class mail tracking method under this section may be sent with the notice required under § 19–206 of this subtitle.

(d) A statement provided under this section does not create a private right of action.

(e) A statement required by this section may be delivered by electronic means if the insurer complies with the requirements of § 27–601.2 of this article.

[\[Previous\]](#)[\[Next\]](#)