

# PEOPLE'S INSURANCE COUNSEL DIVISION

What does your homeowners insurance cover and how are the premium costs determined? Are you covered if your siding blows off or if your basement floods? Do you need to pay extra for coverage for your jewelry? For many Maryland homeowners, these questions are not easily answered by a simple review of their homeowners policies.

The state legislature created the People's Insurance Counsel Division (PIC) of the Attorney General's Office to represent consumer interests when insurance companies revise homeowner insurance rates and to voice consumer concerns before the legislature. We review complaints filed with the Maryland Insurance Administration and help consumers understand the complaint resolution process. PIC can discuss with you how to file a complaint with the Maryland Insurance Administration for action.



## INFORMATION SERVICES



The Division produces educational materials to assist consumers in understanding their homeowners insurance policies and what they cover. The Division can also provide speakers for your community association or organization. For more information, visit the Division's Web page at [www.marylandattorneygeneral.gov/pages/PIC](http://www.marylandattorneygeneral.gov/pages/PIC).



## TIPS FOR HOMEOWNERS

1. Read your entire homeowners insurance policy. Know your responsibilities under the policy. Failure to comply with your responsibilities may affect a claim payment or jeopardize the continuation of your coverage.
2. Talk to your insurance agent or a company representative about what is included and what is not included in your coverage. Ask about endorsements providing additional coverages that you may desire.
3. Keep your home in good repair and well-maintained. Create and update a Personal Property Inventory including important documents. Install and maintain smoke alarms. Know the location of your water shut off valve and contact information for a plumber. Insurance companies may inspect properties periodically and will cancel or refuse to renew your policy if your home is in disrepair.
4. Your insurance company may cancel or refuse to renew your coverage if you have made claims on your policy. For weather-related claims, your company may not cancel or refuse to renew your coverage unless you have three or more claims in a three-year period.
5. Filing a claim may result in a premium increase from loss of a discount or through application of a surcharge. Ask your agent for details on possible changes to your premium following a claim.
6. The standard homeowners policy does not cover flood damage. If flooding is a concern, talk to your insurance agent about obtaining flood insurance through the federal program or private flood insurance.



FOR MORE INFORMATION, CONTACT

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## PROMOTING THE INTERESTS OF HOMEOWNERS

MARYLAND ATTORNEY GENERAL'S OFFICE