

Important Information Regarding Mine Subsidence Insurance and Mine Drainage

A mine subsidence insurance policy with the Commonwealth of Pennsylvania covers damage to an insured structure which is **caused by mine subsidence or which is caused by**:

1. **Movement** of the ground surface resulting from a **surface discharge and**
2. The surface discharge is the result of a **sudden and unexpected breakout** of water **and**
3. The water is **directly emanating** from underground coal or clay mine workings.

The policy **does not cover** damages due to:

1. Discharges from a man-made system designed to collect or convey mine water **or**
2. Damages that are related in any way to surface mining activities.

The following are some scenarios where structure damage from mine drainage **would not be covered** under this policy:

1. Water has been flowing out of an abandoned mine for several months and ground movement eventually occurs, causing physical damage to the insured structure. Reason not covered - The water is not a sudden and unexpected breakout (it has been flowing out of the mine for an extended period of time).	NOT COVERED
2. Water begins suddenly and unexpectedly flowing out of surface (strip) mine backfill material causing ground movements that physically damage a structure. Reason not covered – The policy does not cover damages related to surface mining activities.	NOT COVERED
3. Mine water has been diverted into a ditch or pipe. The ditch or pipe becomes clogged and the water begins flowing towards an insured structure and causes ground movements and physical damage to the structure. Reason not covered – The policy does not cover damages due to discharges from a man-made system designed to collect or convey mine water.	NOT COVERED
4. Water originating from an unknown source suddenly begins flowing towards a home and causes ground movements and physical damage to the insured structure. The water is tested and found not to be mine water. Reason not covered – The water must be directly emanating from underground coal or clay mine workings.	NOT COVERED
5. A sudden and unexpected surface discharge of water begins visibly flowing from an abandoned underground mine towards an insured structure and causes ground movements that damage a retaining wall, concrete driveway and a sidewalk, but does not damage the structure. Reason not covered – The damaged appurtenance items are covered only if the insured structure sustains damage from the same event.	NOT COVERED