

**MARKETING**

**Find out if you're on top of  
an abandoned mine.**

Go to [www.paMSI.org](http://www.paMSI.org)  
or  
call 1-800-922-1678.



**pennsylvania**

DEPARTMENT OF ENVIRONMENTAL PROTECTION

Mine Subsidence Insurance is a non-profit fund administered by the Commonwealth's Mine Subsidence Insurance Board.



**Are  
you  
on  
top of  
things?**



**pennsylvania**

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Get Mine Subsidence Insurance.

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## Is your home sitting on top of an abandoned mine?

Over one million Pennsylvania homes sit on top of abandoned mines. Most homeowners' policies do not cover damage caused by the collapse of underground coal and clay mines. Mine Subsidence Insurance (MSI), a non-profit fund administered by the Department of Environmental Protection, can protect your investment, often for less than \$100 a year. Are you on top of things?

## Homeowners suffer millions in damages each year.

Each year, numerous homes throughout Pennsylvania crack, tilt or collapse as abandoned mine workings give way. These events are unpredictable, and as the mines grow older, the risk of subsidence grows greater.

## Get Mine Subsidence Insurance.

The non-profit Mine Subsidence Insurance fund was created to offer inexpensive coverage for Pennsylvania homeowners. MSI covers damage to your insured buildings and their appurtenances (see question 5 in the FAQs for more information) that occur anytime during the life of your policy if the damage is caused by mine subsidence or from a sudden, unexpected breakout of water from an underground mine. Go to [www.paMSI.org](http://www.paMSI.org) for more details regarding coverage.

### Here's what you get with MSI:

- Available coverage - \$5000 to \$250,000. Your home should be insured up to its replacement value plus 10% for appurtenances (such as driveways and sidewalks).
- Affordable premiums - Less than 65 cents for every \$1000 of coverage. For example, \$150,000 of residential coverage costs just \$97 a year.
- A 10% discount for senior citizens on their primary residence.
- Coverage is available for both residential and commercial buildings.
- Integrity - Since the MSI fund was created in 1961, over \$23 million in homeowner claims has been paid.

### 9. Is there a discount for senior citizens?

Yes. If you're 65 or older, you get a 10 percent discount on your primary residence.

### 10. How much does MSI cost?

Residential coverage costs about 65 cents for every \$1,000 of coverage.

### 11. How much coverage should I get?

Coverage is available from \$5,000 to \$250,000. Your home should be insured up to its replacement value (homeowners policy value "dwelling only") plus 10% to cover losses to appurtenances.

### 12. Do you need to inspect my property before I can purchase MSI?

Buildings located in an area with a record of subsidence problems and buildings with significant damages will require an inspection before MSI can be purchased. A fund representative will contact you if an inspection is required.

### 13. Can a structure be insured if it is damaged?

Structures with significant damage can be insured if the damages are first repaired or if an estimate of the cost to repair the damages is provided to the MSI Fund. The cost to repair, adjusted for inflation, would be excluded from any damage claim settlement.

### 14. How are claims processed?

Claims are filed with a DEP field office and are investigated by the MSI Fund. Compensation for a valid claim is based on the actual cost to repair or replace covered damages and cannot exceed the value of the coverage, or the replacement cost of the structure, whichever is less. To file a claim, you simply call 1-800-922-1678.

### 15. What can cause damage to structures other than mine subsidence?

Following are some common causes of structural damage which may be mistaken for mine subsidence:

- Settlement under surface loads
- Landslides and soil creep
- Shrinking and swelling of soils
- Freezing and thawing of soils
- Surface and subsurface erosion
- Poor construction methods
- Structural movements
- Structural deterioration

## Frequently Asked Questions

### 1. Who needs Mine Subsidence Insurance (MSI)?

Any homeowner whose property sits on top of an old, abandoned mine. Adjacent properties are also at risk.

### 2. How can I find out if my house is on top of an abandoned mine?

Underground maps are available at [www.paMSI.org](http://www.paMSI.org), that show, street by street, which neighborhoods are undermined. If maps are not available for a county, either fill out an online request form or call 1-800-922-1678.

### 3. Doesn't my homeowner's policy cover me?

Damage due to mine subsidence or mine water breakouts are usually not covered by your homeowner's insurance policy.

### 4. What are the risks that are covered by a MSI Policy?

MSI covers damage, to your home or buildings and their appurtenances, caused by the movement of the ground surface as a result of the collapse of underground coal or clay mine workings, or from a sudden unexpected breakout of water from an old, abandoned mine, that occurs during the policy period. A separate policy is necessary for each building you desire to insure.

### 5. What are appurtenances?

Appurtenances are defined as fences, retaining walls, paved or improved patios, walks, driveways, and in ground swimming pools. All appurtenances must be permanently affixed and securely attached to the land surface and adjacent to and used in conjunction with the part of the insured structure that is the building. Damage to appurtenances is limited to 10% of the coverage amount and covered only if the insured structure is damaged in the same event.

### 6. Does MSI cover the contents of my house?

No, it only covers damage to the building and appurtenances.

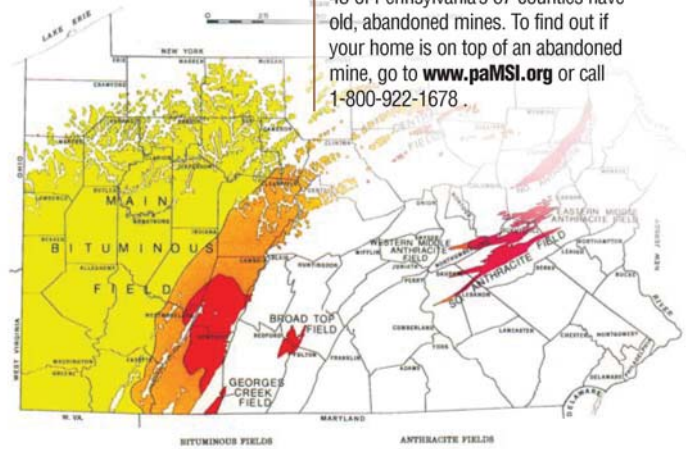
### 7. If I'm buying a new house, when should I apply for insurance?

When you have an agreement to purchase or when you make your mortgage application. Your insurance coverage will become effective at closing.

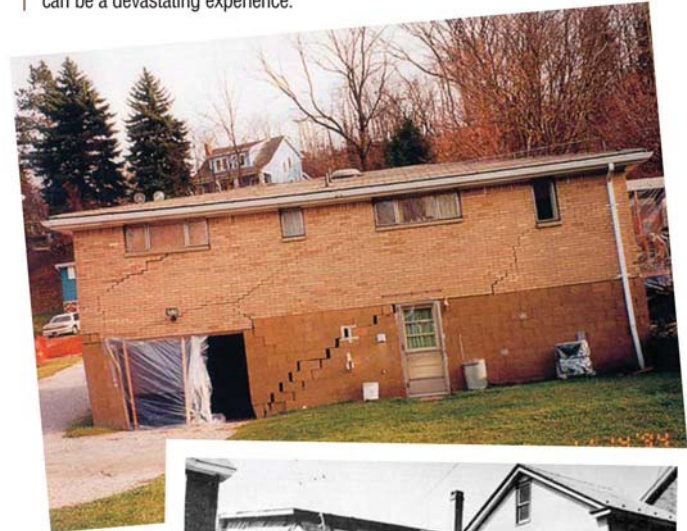
### 8. Does mine subsidence damage have a deductible clause?

Yes. The deductible is \$250 for residential structures and \$500 for non-residential structures.

43 of Pennsylvania's 67 counties have old, abandoned mines. To find out if your home is on top of an abandoned mine, go to [www.paMSI.org](http://www.paMSI.org) or call 1-800-922-1678.



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



## 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



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“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.”

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“If we didn't have the mine subsidence insurance – financially, it would have been a wreck. It would have been a ruin.”

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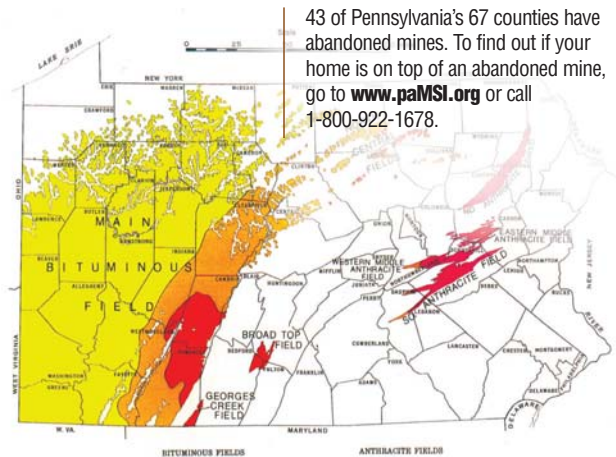
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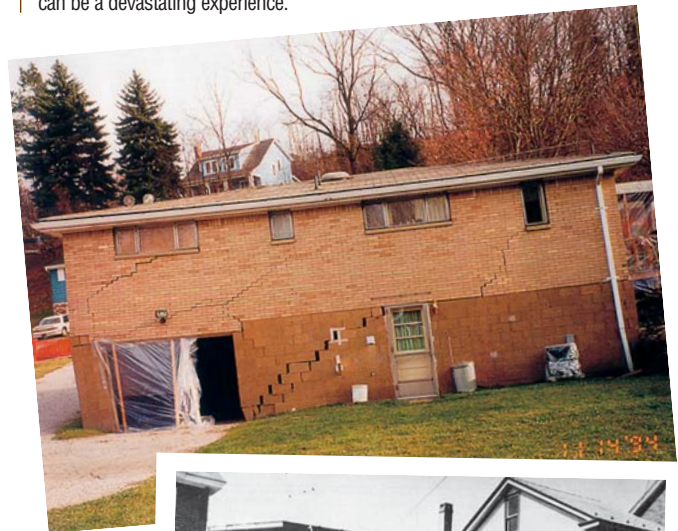
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Premium Table

Coverage	Residential	Senior Rate	Commercial
5,000	\$10.00	\$9.00	\$20.00
10,000	\$13.00	\$11.70	\$26.00
15,000	\$16.00	\$14.40	\$32.00
20,000	\$19.00	\$17.10	\$38.00
25,000	\$22.00	\$19.80	\$44.00
30,000	\$25.00	\$22.50	\$50.00
35,000	\$28.00	\$25.20	\$56.00
40,000	\$31.00	\$27.90	\$62.00
45,000	\$34.00	\$30.60	\$68.00
50,000	\$37.00	\$33.30	\$74.00
55,000	\$40.00	\$36.00	\$80.00
60,000	\$43.00	\$38.70	\$86.00
65,000	\$46.00	\$41.40	\$92.00
70,000	\$49.00	\$44.10	\$98.00
75,000	\$52.00	\$46.80	\$104.00
80,000	\$55.00	\$49.50	\$110.00
85,000	\$58.00	\$52.20	\$116.00
90,000	\$61.00	\$54.90	\$122.00
95,000	\$64.00	\$57.60	\$128.00
100,000	\$67.00	\$60.30	\$134.00
105,000	\$70.00	\$63.00	\$140.00
110,000	\$73.00	\$65.70	\$146.00
115,000	\$76.00	\$68.40	\$152.00
120,000	\$79.00	\$71.10	\$158.00
125,000	\$82.00	\$73.80	\$164.00
130,000	\$85.00	\$76.50	\$170.00
135,000	\$88.00	\$79.20	\$176.00
140,000	\$91.00	\$81.90	\$182.00
145,000	\$94.00	\$84.60	\$188.00
150,000	\$97.00	\$87.30	\$194.00
155,000	\$100.00	\$90.00	\$200.00
160,000	\$103.00	\$92.70	\$206.00
165,000	\$106.00	\$95.40	\$212.00
170,000	\$109.00	\$98.10	\$218.00
175,000	\$112.00	\$100.80	\$224.00
180,000	\$115.00	\$103.50	\$230.00
185,000	\$118.00	\$106.20	\$236.00
190,000	\$121.00	\$108.90	\$242.00
195,000	\$124.00	\$111.60	\$248.00
200,000	\$127.00	\$114.30	\$254.00
205,000	\$130.00	\$117.00	\$260.00
210,000	\$133.00	\$119.70	\$266.00
215,000	\$136.00	\$122.40	\$272.00
220,000	\$139.00	\$125.10	\$278.00
225,000	\$142.00	\$127.80	\$284.00
230,000	\$145.00	\$130.50	\$290.00
235,000	\$148.00	\$133.20	\$296.00
240,000	\$151.00	\$135.90	\$302.00
245,000	\$154.00	\$138.60	\$308.00
250,000	\$157.00	\$141.30	\$314.00

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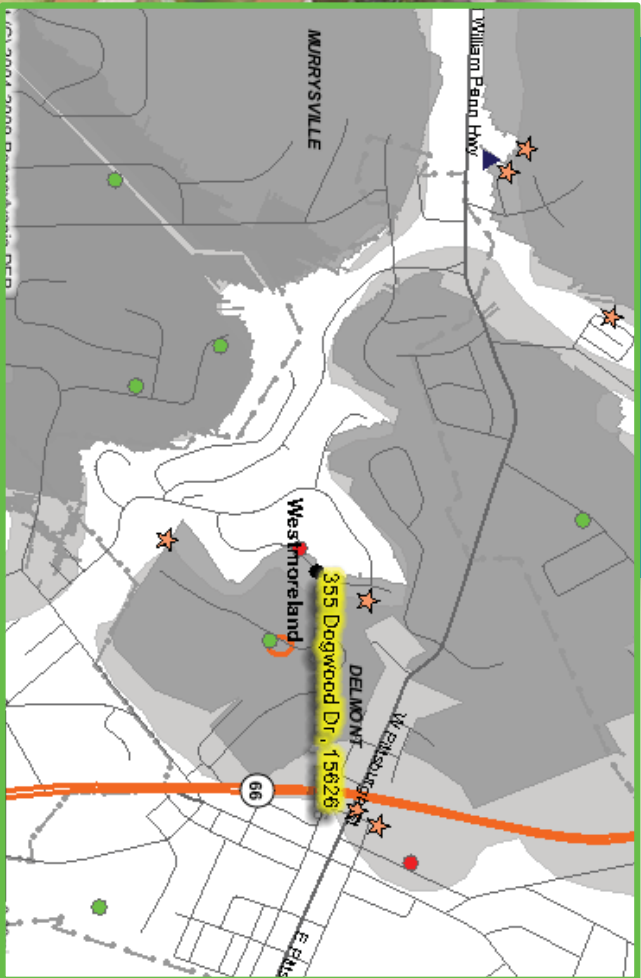


MSI  
PO Box 8462  
Harrisburg PA 17105-8462

\*SEQ\*  
NAME  
ADDRESS  
CITY, STATE 12345



MINE SUBSIDENCE  
Are you Insured?



As depicted in the above map, the Department of Environmental Protection has determined that you are not only located in an area where underground coal mining has occurred, which is represented by the gray shaded areas, but are within 1000 feet of a known subsidence event, which are indicated by the red dots.



**Most homeowners insurance policies do not provide coverage against losses caused by mine subsidence.**

Although the frequency of loss is low, mine subsidence causes millions of dollars of damage each year. Mine subsidence damage is usually very expensive to repair. The average cost to repair now exceeds \$50,000 per claim.

Fortunately, the Commonwealth of Pennsylvania offers very affordable Mine Subsidence Insurance coverage through the Department of Environmental Protection. Please see the premium tables on the back of this page. At the average policy value of \$130,000, the annual residential premium is only \$85. That's just 24 cents a day to protect your valuable investment.

It is easy to apply for coverage. You can apply online at [www.pa.MSI.org](http://www.pa.MSI.org) and pay your premium with a credit or debit card to get immediate coverage. Or, you can use the pdf form that is on that Web site and send your application to us at:

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Or, if you prefer, call us at our toll free number 888.357.2674, and we will mail an application to you.

