Division Four – Farm

A3. MINE SUBSIDENCE INSURANCE

A. Explanation

The Kentucky Mine Subsidence Act requires Mine Subsidence Insurance be available for certain structures in Kentucky. "Structure" is defined as a dwelling, building or fixture permanently affixed to realty.

B. Description Of Coverage

Property damage policies may be extended to provide coverage on structures for loss caused by or resulting from mine subsidence. The form provides:

**1.** A maximum limit of insurance of $500,000 per structure; and

**2.** Up to $50,000 additional limit of insurance to pay for additional living expenses reasonably and necessarily incurred by the insured when the insured is temporarily displaced as the direct result of loss of or damage to a structure caused by or resulting from mine subsidence, if the structure is:

**a.** A dwelling owned by the insured;

**b.** Used as a residence; and

**c.** Covered under the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form.

A 2% deductible (minimum of $250; maximum of $500) applies to each loss. Refer to company if higher limits are desired.

C. Forms

Use:

**1.** Kentucky Changes – Mine Subsidence Endorsement IL 09 25**.**

**2.** Mine Subsidence Schedule Endorsement IL 09 03 when coverage does not apply to all locations described in the policy.

D. Rules

1. Eligibility

Coverage must be provided for new or renewal fire policies insuring direct loss to "structures" located in certain specific counties in Kentucky.

2. Ineligibility

The following coverages are not applicable:

**a.** Personal Property Coverage, except to the extent that improvements and betterments would be considered structures;

**b.** Coverage for indirect or consequential loss, except as provided in Paragraph **B.2.;**

**c.** Dwellings, buildings or fixtures designed to be mobile or portable from location to location whether or not then located on a temporary foundation.

3. Counties

**a.** The coverage must be provided unless waived in writing by the insured in the counties listed as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Bell | Harlan | McLean |
|  | Boyd | Henderson | Martin |
|  | Breathitt | Hopkins | Morgan |
|  | Butler | Jackson | Muhlenberg |
|  | Carter | Johnson | Ohio |
|  | Christian | Knott | Owsley |
|  | Clay | Knox | Perry |
|  | Daviess | Laurel | Union |
|  | Edmonson | Lawrence | Webster |
|  | Elliott | Lee | Whitley |
|  | Floyd | Leslie | Wolfe |
|  | Greenup | Letcher |  |
|  | Hancock | McCreary |  |

**b.** Companies are not precluded from offering coverage in excess of $500,000 per structure and $50,000 for additional living expense.

4. Separate Premium

Show premium for Mine Subsidence Insurance separately.

E. Premiums

Refer to company.



Division Five - Fire and Allied Lines

A5. MINE SUBSIDENCE INSURANCE

A. Explanation

The Kentucky Mine Subsidence Act requires Mine Subsidence Insurance to be available for certain structures in Kentucky. "Structure" is defined as a dwelling, building or fixture permanently affixed to realty.

B. Description Of Coverage

Property damage policies may be extended to provide coverage on structures for loss caused by mine subsidence. The form provides for a maximum limit of insurance of $500,000 per structure. A 2% deductible (minimum of $250; maximum of $500) applies to each loss. Refer to company if higher limits are desired.

C. Forms

Use:

**1.** MineSubsidence Coverage Endorsement IL 09 25**.**

**2.** Mine Subsidence Schedule Endorsement IL 09 03 when coverage does not apply to all locations described in the policy.

D. Rules

1. Eligibility

Coverage must be provided for new or renewal policies insuring direct loss to "structures" located in certain specific counties in Kentucky.

2. Ineligibility

The following coverages are not applicable:

**a.** Personal Property Coverage, except to the extent that improvements and betterments would be considered structures;

**b.** Coverage for indirect or consequential loss;

**c.** Dwellings, buildings or fixtures designed to be mobile or portable from location to location whether or not then located on a temporary foundation.

3. Coverage

**a.** The coverage must be provided unless waived in writing by the insured in the counties listed as follows:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | Bell | Harlan | McCreary |
|  |  | Boyd | Henderson | McLean |
|  |  | Breathitt | Hopkins | Morgan |
|  |  | Butler | Jackson | Muhlenberg |
|  |  | Carter | Johnson | Ohio |
|  |  | Christian | Knott | Owsley |
|  |  | Clay | Knox | Perry |
|  |  | Daviess | Laurel | Union |
|  |  | Edmonson | Lawrence | Webster |
|  |  | Elliott | Lee | Whitley |
|  |  | Floyd | Leslie | Wolfe |
|  |  | Greenup | Letcher |  |
|  |  | Hancock | Martin |  |

**b.** Companies are not precluded from offering coverage in excess of $500,000.

4. Separate Premium

Show premium for Mine Subsidence Insurance separately.

E. Premiums

Refer to company.



Division Ten – Businessowners

A1. MINE SUBSIDENCE INSURANCE

A. Explanation

The Kentucky Mine Subsidence Act requires Mine Subsidence Insurance be available for certain structures in Kentucky. "Structure" is defined as a dwelling, building or fixture permanently affixed to realty.

B. Description Of Coverage

Property damage policies may be extended to provide coverage on structures for loss caused by or resulting from mine subsidence. The form provides for a maximum limit of insurance of $500,000 per structure. A 2% deductible (minimum of $250; maximum of $500) applies to each loss. Refer to company if higher limits are desired.

C. Endorsements

Use:

**1.** Kentucky Changes – Mine Subsidence Endorsement BP 10 25**.**

**2.** Kentucky Mine Subsidence Schedule Endorsement BP 10 56 when coverage does not apply to all locations described in the policy.

D. Rules

1. Eligibility

Coverage must be provided for new or renewal policies insuring direct loss to "structures" located in certain specific counties in Kentucky.

2. Ineligibility

The following coverages are not applicable:

**a.** Personal Property Coverage, except to the extent that improvements and betterments would be considered structures;

**b.** Coverage for indirect or consequential loss;

**c.** Dwellings, buildings or fixtures designed to be mobile or portable from location to location whether or not then located on a temporary foundation.

3. Counties

**a.** The coverage must be provided unless waived in writing by the insured in the following counties:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Bell | Harlan | McLean |
|  | Boyd | Henderson | Martin |
|  | Breathitt | Hopkins | Morgan |
|  | Butler | Jackson | Muhlenberg |
|  | Carter | Johnson | Ohio |
|  | Christian | Knott | Owsley |
|  | Clay | Knox | Perry |
|  | Daviess | Laurel | Union |
|  | Edmonson | Lawrence | Webster |
|  | Elliott | Lee | Whitley |
|  | Floyd | Leslie | Wolfe |
|  | Greenup | Letcher |  |
|  | Hancock | McCreary |  |

Table A1.D.3.a. Counties Subject To Mandatory Offer

**b.** Companies are not precluded from offering coverage in excess of $500,000.

E. Premiums

Refer to company.



Division Fourteen – Agricultural Capital Assets (Output Policy)

A1. MINE SUBSIDENCE INSURANCE

A. Explanation

The Kentucky Mine Subsidence Act requires Mine Subsidence Insurance to be available for certain structures in Kentucky. "Structure" is defined as a dwelling, building or fixture permanently affixed to realty.

B. Description Of Coverage

Property damage policies may be extended to provide coverage on structures for loss caused by or resulting from mine subsidence. The form provides for a maximum limit of insurance of $500,000 per structure and up to $50,000 additional limit of insurance to pay for additional living expenses reasonably and necessarily incurred by the insured when temporarily displaced as the direct result of loss of or damage to the insured's residence caused by or resulting from mine subsidence. A 2% deductible (minimum of $250; maximum of $500) applies to each loss. Refer to company if higher limits are desired.

C. Forms

Use Kentucky Changes – Mine Subsidence Endorsement AG 08 04**.**

D. Rules

1. Eligibility

Coverage must be provided for new or renewal policies insuring direct loss to "structures" located in certain specific counties in Kentucky.

2. Ineligibility

The following coverages are not applicable:

**a.** Business Personal Property Coverage, except to the extent that improvements and betterments would be considered structures;

**b.** Coverage for indirect or consequential loss, except for additional living expense coverage provided in Paragraph **B.** of this rule;

**c.** Dwellings, buildings or fixtures designed to be mobile or portable from location to location whether or not then located on a temporary foundation.

3. Coverage

**a.** The coverage must be provided unless waived in writing by the insured in the counties listed as follows:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Bell | Floyd | Knox | Morgan |
|  | Boyd | Greenup | Lawrence | Muhlenberg |
|  | Breathitt | Hancock | Laurel | Ohio |
|  | Butler | Harlan | Lee | Owsley |
|  | Carter | Henderson | Leslie | Perry |
|  | Christian | Hopkins | Letcher | Union |
|  | Clay | Jackson | Martin | Webster |
|  | Daviess | Johnson | McCreary | Whitley |
|  | Edmonson | Knott | McLean | Wolfe |
|  | Elliott |  |  |  |

Table A1.D.3.a. Counties

**b.** Companies are not precluded from offering coverage in excess of $500,000 per structure and $50,000 for additional living expense.

4. Separate Premium

Show premium for Mine Subsidence Insurance separately.

E. Premiums

Refer to company.



Division Fourteen – Capital Assets Program (Output Policy)

A2. MINE SUBSIDENCE INSURANCE

A. Explanation

The Kentucky Mine Subsidence Act requires Mine Subsidence Insurance to be available for certain structures in Kentucky. "Structure" is defined as a dwelling, building or fixture permanently affixed to realty.

B. Description Of Coverage

Property damage policies may be extended to provide coverage on structures for loss caused by or resulting from mine subsidence. The form provides for a maximum limit of insurance of $500,000 per structure. A 2% deductible (minimum of $250; maximum of $500) applies to each loss. Refer to company if higher limits are desired.

C. Forms

Use:

**1.** Kentucky Changes – Mine Subsidence Endorsement IL 09 25**.**

**2.** Mine Subsidence Schedule Endorsement IL 09 03 when coverage does not apply to all locations.

D. Rules

1. Eligibility

Coverage must be provided for new or renewal policies insuring direct loss to "structures" located in certain specific counties in Kentucky.

2. Ineligibility

The following coverages are not applicable:

**a.** Business Personal Property Coverage, except to the extent that improvements and betterments would be considered structures;

**b.** Coverage for indirect or consequential loss;

**c.** Dwellings, buildings or fixtures designed to be mobile or portable from location to location whether or not then located on a temporary foundation.

3. Coverage

**a.** The coverage must be provided unless waived in writing by the insured in the counties listed as follows:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Bell | Hancock | Letcher | Wolfe |
|  | Boyd | Harlan | Martin |  |
|  | Breathitt | Henderson | McCreary |  |
|  | Butler | Hopkins | McLean |  |
|  | Carter | Jackson | Morgan |  |
|  | Christian | Johnson | Muhlenberg |  |
|  | Clay | Knott | Ohio |  |
|  | Daviess | Knox | Owsley |  |
|  | Edmonson | Laurel | Perry |  |
|  | Elliott | Lawrence | Union |  |
|  | Floyd | Lee | Webster |  |
|  | Greenup | Leslie | Whitley |  |

Table A2.D.3.a. Counties

**b.** Companies are not precluded from offering coverage in excess of $500,000.

4. Separate Premium

Show premium for Mine Subsidence Insurance separately.

E. Premiums

Refer to company.