

Instructions for the Combined Offer and Application for Optional Mine Subsidence Insurance Coverage (OH-MSI-4)

The OH-MSI-1 and OH-MSI-3 forms are not being withdrawn. The OH-MSI-4 is intended to provide more flexibility in how member companies present the offer to customers.

- 1) This form may be used in lieu of the separate OH-MSI-1 and OH-MSI-3 forms.
- 2) The format of text may be changed to accommodate your technical requirements.
- 3) The text of the application may not be changed.
- 4) If this form is presented electronically, the text of the application is required to be immediately available to the customer, but is not required to be constantly displayed (for example, it may be in a pop-up window or similar device.). The member company should be able to demonstrate that the customer had the opportunity to review the application.
- 5) If this form is presented in a paper format, the phone number and address of the Ohio Mine Subsidence Insurance Association is not to appear on the form. However, the member company's address and phone number should be on the form to assist the customer in returning it.
- 6) A signature is required if the member company requires signatures on its applications.
- 7) The OH-MSI-4 has been filed with the Ohio Department of Insurance. Member companies do not need to make any additional filings or notifications to ODI in regards to this form.

Offer and Application for Optional Mine Subsidence Insurance Coverage

Mine subsidence is the caving in of underground mines. If a cave-in occurs, it can cause movement or damage to the structures above it.

Dwelling structures that contain 1-4 units in Delaware, Erie, Geauga, Lake, Licking, Medina, Ottawa, Portage, Preble, Summit, and Wayne counties are eligible for optional Mine Subsidence Insurance coverage provided by the Ohio Mine Subsidence Insurance Underwriting Association.

This optional insurance provides coverage for damage to your dwelling when caused by mine subsidence.

The annual premium for this optional coverage is \$5.00.

Would you like this coverage?

Yes No

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Applicant's Name: \_\_\_\_\_

Address of Property: \_\_\_\_\_

I understand that there is no coverage for mine subsidence damage that exists prior to the effective date of this coverage. I understand that if I add this coverage to my policy after the policy's effective date, there is a 15 day waiting period for the mine subsidence insurance coverage to be effective.

I understand that the coverage limit for mine subsidence insurance will not exceed the insurance coverage on my dwelling structure, or \$300,000, whichever is less. I understand that any person, who with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date