



Ohio Revised Code

Section 3929.56 Mine subsidence coverage for homeowners in designated counties.

Effective: October 3, 2023

Legislation: House Bill 33

(A)(1) Every insurer that offers basic property and homeowners insurance insuring on a direct basis a structure located in the counties of Athens, Belmont, Carroll, Columbiana, Coshocton, Gallia, Guernsey, Harrison, Hocking, Holmes, Jackson, Jefferson, Lawrence, Mahoning, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Scioto, Stark, Trumbull, Tuscarawas, Vinton, and Washington shall include mine subsidence coverage provided by the Ohio mine subsidence insurance underwriting association in each policy of basic property and homeowners insurance that is delivered, issued for delivery, or renewed in any of such counties.

(2)(a) Every insurer that offers basic property and homeowners insurance insuring on a direct basis a structure located in the counties of Delaware, Erie, Geauga, Lake, Licking, Medina, Ottawa, Portage, Preble, Summit, and Wayne shall offer to include, on an optional basis, mine subsidence coverage provided by the association in each policy of basic property and homeowners insurance that is delivered, issued for delivery, or renewed in any such designated county.

(b)(i) The board of county commissioners of a county listed in division (A)(2)(a) of this section may adopt a resolution requiring insurers to provide mine subsidence insurance in that county, as specified in division (A)(1) of this section. Such a resolution shall remain in effect until the board of county commissioners adopts a resolution to rescind the requirement.

(ii) Every insurer that offers basic property and homeownership insurance insuring on a direct basis a structure located in a county that adopts a resolution under division (A)(2)(b)(i) of this section requiring mine subsidence insurance, shall include mine subsidence coverage provided by the Ohio mine subsidence insurance underwriting association, as specified in division (A)(1) of this section, on or before the date specified in the resolution, or the first day of July of the first year that begins after the resolution was adopted, whichever is later.

(iii) Every insurer that offers basic property and homeownership insurance insuring on a direct basis



a structure located in a county that adopts a resolution under division (A)(2)(b)(i) of this section to rescind a mine subsidence insurance requirement, shall remove mine subsidence coverage provided by the Ohio mine subsidence insurance underwriting association and instead offer to include such coverage, as specified in division (A)(2)(a) of this section, on or before the date specified in the resolution, or the first day of July of the first year that begins after the resolution was adopted, whichever is later.

(iv) A board of county commissioners that adopts a resolution under division (A)(2)(b)(i) of this section, whether that resolution imposes a mine subsidence insurance requirement or rescinds such a requirement, shall promptly provide a copy of the resolution to the director of natural resources and the superintendent of insurance. The director shall post a copy of that resolution to the web site of the department of natural resources, and the superintendent shall post a copy of that resolution on the web site of the department of insurance.

(B) The premium charged for mine subsidence coverage shall be the same as the premium level set by the plan of operation formulated pursuant to section 3929.53 of the Revised Code. Any deductible shall be expressed in the mine subsidence coverage form as approved by the mine subsidence insurance governing board and approved by the superintendent of insurance, but at no time shall the deductible be less than two hundred fifty dollars or more than five hundred dollars, and the total insured value reinsured by the association shall not exceed three hundred thousand dollars. This section does not preclude any insurance company from selling insurance coverage under this section in excess of three hundred thousand dollars.