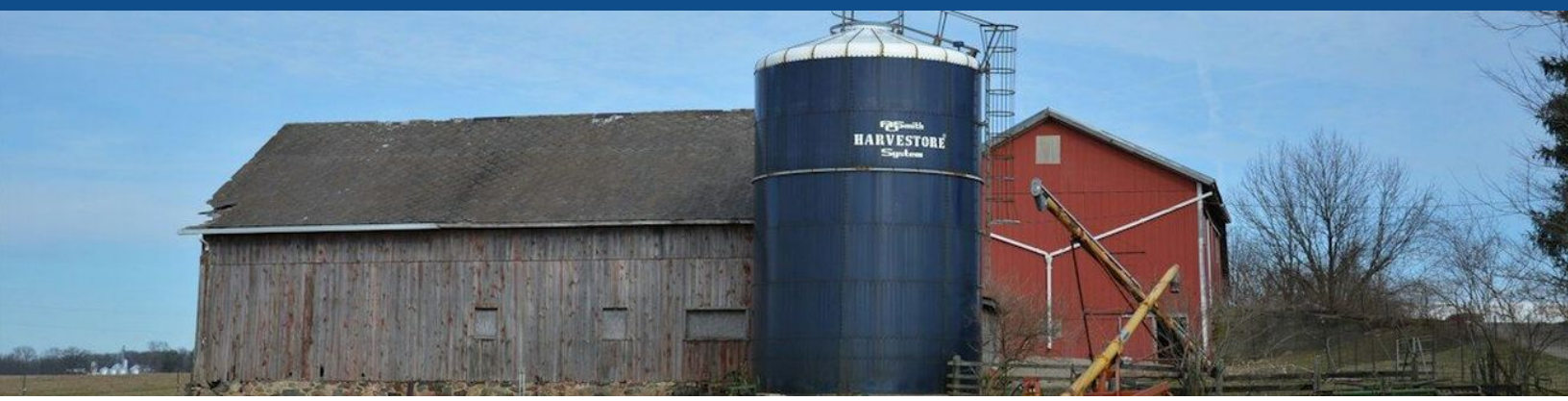
Mine Subsidence Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Homes over abandoned coal mines can be damaged when the ground collapses – and homeowners policies exclude it.

WHAT'S COVERED

Subsidence damage
Structural damage from mine collapse.

Building
The structure, foundation and built-in systems.

Additional living expense
Hotel and living costs while repairs are made, where included.

Debris removal
Cleanup after a covered event.

State programs
Available through state funds in many states.

Good to know
Several states (PA, IL, IN, KY, OH, WV) offer low-cost state mine subsidence programs.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Earth movement not caused by a mine collapse (such as settling or sinkholes)
- × Land and landscaping
- × Damage that existed before the policy
- × Coverage is offered only in states with mine subsidence programs, with limits set by each state.

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- ✓ Property address and year built
- ✓ Current homeowners declarations page
- ✓ Mortgage lender details, if any
- ✓ County and any mine maps

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/mine-subsidence/

Important information: This brochure is a general summary provided for informational purposes only. It is not an insurance policy, contract, binder or offer of coverage. Actual coverages, limits, deductibles, exclusions and conditions are set solely by the policy issued by the insurance company and may differ from the descriptions in this brochure; if there is any difference, the policy language governs. All coverage is subject to underwriting approval. Coverage is not in force and is not bound until you receive a written confirmation of coverage (binder or confirmation receipt) from Societies Insurance or the issuing insurance company. Requesting a quote or submitting an application does not bind coverage. Products, coverages and discounts vary by insurer and are not available in all states. Societies Insurance is an independent insurance agency, Agency NPN 16247324 (in California: DBA Cavlogix Insurance Agency).