

SUPERINTENDENT OF SCHOOLS shall jointly adopt regulations to carry out the provisions of this subtitle relating to competency.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2006.

Approved May 2, 2006.

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## CHAPTER 388

### (House Bill 1261)

AN ACT concerning

**Homeowner's Insurance - ~~Offer~~ and Summary of Coverage, Notice Regarding Flood Insurance, and Statement of Additional Optional Coverage**

FOR the purpose of requiring certain insurers to provide certain policyholders with certain annual written statements that summarize certain coverages and exclusions under a certain policy; requiring the statement to be clear and specific; describing the information that must be included in the statement; providing that the statement is not part of the policy or contract of insurance and does not create a private right of action; authorizing the Maryland Insurance Commissioner to adopt certain regulations; requiring certain insurers or insurance producers to provide certain applicants with a certain notice regarding flood insurance; providing that if a certain application is made by telephone, an insurer or insurance producer is deemed to be in compliance with certain provisions of this Act if, within a certain period of time, the insurer or insurance producer sends by certificate of mailing a certain notice regarding flood insurance to an applicant or insured; providing that if a certain application is made using the Internet, an insurer or insurance producer is deemed to be in compliance with certain provisions of this Act if the insurer or insurance producer provides a certain notice regarding flood insurance to an applicant at a certain time; requiring the notice to be in a certain form; requiring the notice to include certain information; requiring certain insurers or insurance producers to furnish certain applicants with certain contact information; providing that the notice does not create a private right of action; authorizing a certain notice required to be sent by certificate of mailing to be sent with a certain statement; requiring certain insurers or insurance producers to provide a certain written statement listing all additional optional coverage available from the insurer to certain applicants at a certain time; requiring certain insurers or insurance producers to obtain a certain signature on the statement; providing that if a certain application is made by telephone or using the Internet, an insurer or insurance producer ~~shall~~ is deemed to be in compliance with certain provisions of law this Act if, within a certain period of time, the insurer or insurance producer ~~mails~~ sends by certificate of mailing a certain statement of additional optional coverage to an applicant or insured; providing that if an applicant or insured does not return a signed statement within a certain period of time there