

~~is a conclusive presumption that an insurer or insurance producer has complied with certain provisions of law; providing that an insurer or insurance producer has the burden of demonstrating, in accordance with the Maryland Rules of Evidence or as otherwise provided by law, that the statement was mailed 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 statement of additional optional coverage to an applicant at a certain time; requiring certain disclosures and information to be included in the statement; authorizing a certain statement required to be sent by certificate of mailing to be sent with a certain notice; providing for the application of this Act; defining certain terms; providing for a delayed effective date; and generally relating to homeowner's insurance.~~

BY renumbering

Article - Insurance

Section 19-201 through 19-203, respectively

to be Section 19-202 through 19-204, respectively

Annotated Code of Maryland

(2002 Replacement Volume and 2005 Supplement)

BY adding to

Article - Insurance

Section 19-201 and 19-205 through 19-207, inclusive

Annotated Code of Maryland

(2002 Replacement Volume and 2005 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That Section(s) 19-201 through 19-203, respectively, of Article - Insurance of the Annotated Code of Maryland be renumbered to be Section(s) 19-202 through 19-204, respectively.

SECTION 2. AND BE IT FURTHER ENACTED, That the Laws of Maryland read as follows:

#### **Article - Insurance**

19-201.

(A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

(B) "ADDITIONAL OPTIONAL COVERAGE" MEANS A COVERAGE OR SERVICE THAT COVERS THE STRUCTURES, CONTENTS, PROPERTY, OR ACTIVITIES ON PROPERTY THAT IS AVAILABLE FOR PURCHASE IN CONNECTION WITH A STANDARD HOMEOWNER'S INSURANCE POLICY.

(C) "INSURER" MEANS AN INSURER THAT ISSUES OR DELIVERS A POLICY OF HOMEOWNER'S INSURANCE IN THE STATE.