

(I) POLICIES ISSUED BY THE MARYLAND AUTOMOBILE INSURANCE FUND;

(II) POLICIES ISSUED BY THE JOINT INSURANCE ASSOCIATION;

(III) WORKERS' COMPENSATION INSURANCE; OR

(IV) TITLE INSURANCE.

(C) (1) "PERSONAL INSURANCE" MEANS PROPERTY INSURANCE OR CASUALTY INSURANCE ISSUED TO AN INDIVIDUAL, TRUST, ESTATE, OR SIMILAR ENTITY THAT IS INTENDED TO INSURE AGAINST LOSS ARISING PRINCIPALLY FROM THE PERSONAL, NONCOMMERCIAL ACTIVITIES OF THE INSURED.

(2) "PERSONAL INSURANCE" DOES NOT INCLUDE:

(I) MOTOR VEHICLE LIABILITY INSURANCE POLICIES SUBJECT TO ~~§ 27-609~~ § 27-613 OF THIS SUBTITLE;

(II) POLICIES ISSUED BY THE MARYLAND AUTOMOBILE INSURANCE FUND;

(III) POLICIES ISSUED BY THE JOINT INSURANCE ASSOCIATION; OR

(IV) SURETY INSURANCE.

27-602.

(A) (1) THIS SECTION APPLIES ONLY TO POLICIES OF PERSONAL INSURANCE.

(2) THIS SECTION DOES NOT APPLY TO POLICIES IN EFFECT FOR 45 DAYS OR LESS, AS PROVIDED IN § 12-106 OF THIS ARTICLE.

(b) (1) Whenever an insurer, as required by subsection (c) of this section, gives notice of its intention to cancel or not to renew a policy subject to this section issued in the State or before an insurer cancels a policy subject to this section issued in the State for a reason other than nonpayment of premium, the insurer shall notify the insured of the possible right of the insured to replace the insurance under the Maryland Property Insurance Availability Act or through another plan for which the insured may be eligible.

(2) The notice required by paragraph (1) of this subsection must:

(i) be in writing;

(ii) contain the current address and telephone number of the offices of the appropriate plan; and

(iii) be sent to the insured in the same manner and at the same time as the first written notice of cancellation or of intention not to renew given or required by law, regulation, or contract.

(c) (1) At least 45 days before the date of the proposed cancellation or expiration of the policy, the insurer shall [cause to be sent] SEND to the insured, by