

(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 THAT IS 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 SEND TO THE INSURED, BY CERTIFICATE OF MAILING MAIL OR BY COMMERCIAL MAIL DELIVERY SERVICE, WRITTEN NOTICE OF INTENTION TO CANCEL FOR A REASON OTHER THAN NONPAYMENT OF PREMIUM OR NOTICE OF INTENTION NOT TO RENEW A POLICY ISSUED IN THE STATE.

(2) THE INSURER SHALL MAINTAIN PROOF OF MAILING IN A FORM AUTHORIZED OR ACCEPTED BY THE UNITED STATES POSTAL SERVICE OR OTHER COMMERCIAL MAIL DELIVERY SERVICE.

(3) NOTICE GIVEN TO THE INSURED BY AN INSURANCE PRODUCER ON BEHALF OF THE INSURER IS DEEMED TO HAVE BEEN GIVEN BY THE INSURER FOR THE PURPOSES OF THIS SUBSECTION.

(4) NO NOTICE IS REQUIRED UNDER THIS SUBSECTION IF THE INSURED HAS REPLACED THE INSURANCE.

(D) AT LEAST 10 DAYS BEFORE THE DATE AN INSURER PROPOSES TO CANCEL A POLICY FOR NONPAYMENT OF PREMIUM, THE INSURER SHALL SEND TO THE INSURED, BY CERTIFICATE OF MAILING MAIL, A WRITTEN NOTICE OF INTENTION TO CANCEL FOR NONPAYMENT OF PREMIUM.

(E) (1) IF AN INSURER PROVIDES A RENEWAL POLICY AND NOTICE OF PREMIUM DUE TO AN INSURED AT LEAST 45 DAYS BEFORE THE RENEWAL DATE OF THE POLICY AND THE INSURED FAILS TO MAKE THE REQUIRED PAYMENT BY THE RENEWAL DATE, THE INSURER MAY TERMINATE THE POLICY ON THE RENEWAL DATE FOR NONPAYMENT OF PREMIUM AFTER SENDING TO THE INSURED, BY CERTIFICATE OF MAILING MAIL, A WRITTEN OFFER TO REINSTATE THE RENEWAL POLICY WITHOUT LAPSE IN COVERAGE.

(2) AN OFFER TO REINSTATE UNDER THIS SUBSECTION SHALL PROVIDE NOT LESS THAN 10 DAYS FOR THE INSURED TO MAKE THE REQUIRED PREMIUM PAYMENT.

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[(a) In this section, "applicant" means the person that seeks to purchase a renewal policy or to reinstate a canceled policy.

(b) (1) This section applies to the Maryland Property Insurance Availability Act and to any other plans that may be instituted to ensure availability of insurance, unless expressly excluded.

(2) This section does not apply to policies of:

- (i) life insurance;
- (ii) health insurance;