

(b) The statement shall:

- (1) be on a separate form;
- (2) be titled, in at least 12 point type, "Additional Optional Coverage Not Included in the Standard Homeowner's Insurance Policy";
- (3) contain the following disclosure in at least 10 point type:

"Your standard homeowner's insurance policy does not cover all risks. You may need to obtain additional insurance to cover loss or damage to your home, property, and the contents of your home or to cover risks related to business or personal activities on your property.

This statement provides a list of the types of additional insurance coverage that are available. Contact your insurance company, insurance producer, or insurance agent to discuss these additional coverages."; and

- (4) contain a list of additional optional coverage.

(c) A statement required to be sent by certificate of mailing under this section may be sent with the notice required under § 19-206 of this article.

(D) A STATEMENT PROVIDED UNDER THIS SECTION DOES NOT CREATE A PRIVATE RIGHT OF ACTION.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to personal lines homeowner's insurance policies and contracts issued, delivered, or renewed in the State on or after October 1, 2007.

SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2007.

May 17, 2007

The Honorable Michael E. Busch
Speaker of the House
State House
Annapolis, MD 21401