the coverage; requiring the offer to be made in ~~writing~~ a certain manner; and generally relating to homeowner's insurance.

BY repealing and reenacting, with amendments,
Article – Insurance
Section 19–202
Annotated Code of Maryland
(2006 Replacement Volume and 2007 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article – Insurance

19–202.

(A) An insurer that issues, SELLS, or delivers a homeowner's insurance policy shall AT TIME OF APPLICATION AND RENEWAL offer IN WRITING to provide coverage for loss that:

(1) is caused by or results from water that backs up through sewers or drains; and

(2) is not caused by the negligence of the insured.

(B) IF AN APPLICATION OR RENEWAL IS MADE BY TELEPHONE, THE INSURER IS DEEMED TO BE IN COMPLIANCE WITH SUBSECTION (A) OF THIS SECTION IF, WITHIN 7 CALENDAR DAYS AFTER THE DATE OF APPLICATION OR RENEWAL, THE INSURER SENDS BY CERTIFICATE OF MAILING THE OFFER TO THE APPLICANT OR INSURED.

(C) IF AN APPLICATION OR RENEWAL IS MADE USING THE INTERNET, THE INSURER IS DEEMED TO BE IN COMPLIANCE WITH SUBSECTION (A) OF THIS SECTION IF THE INSURER PROVIDES THE OFFER TO THE APPLICANT OR INSURED PRIOR TO SUBMISSION OF THE APPLICATION OR RENEWAL.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2008.

Approved by the Governor, April 8, 2008.