

## MINE SUBSIDENCE INSURANCE

### A. Explanation

The Illinois Mine Subsidence Act (article XXXVIII) requires that Mine Subsidence Insurance be available for any structure in Illinois on policies providing fire and extended coverage beginning October 1, 1979. The Act provides that insurance be provided unless waived in writing, but 68 counties have been exempted from this automatic coverage requirement.

1. The following counties are NOT EXEMPTED, and coverage must be provided unless waived in writing, up to a maximum limit of liability of \$350,000 per structure.

Bond, Bureau, Christian, Clinton, Douglas, Franklin, Fulton, Gallatin, Grundy, Jackson, Jefferson, Knox, LaSalle, Logan, McDonough, Macoupin, Madison, Marion, Marshall, Menard, Mercer, Montgomery, Peoria, Perry, Putnam, Randolph, Rock Island, St. Clair, Saline, Sangamon, Tazewell, Vermillion, Washington, and Williamson.

2. The coverage must be provided, if requested, in the remaining 68 counties.

### B. Mine Subsidence Coverage

1. **Definition** - Mine Subsidence means loss caused by lateral or vertical movement, including any resulting collapse of structures from collapse of man-made underground mines including but not limited to coal, clay, limestone, and fluorspar mines. Mine Subsidence does not mean loss caused by earthquake, landslide, volcanic eruption, or collapse of storm or sewer drains and rapid transit tunnels.
2. **Property Covered** - For an additional premium, the structures are insured against direct loss caused by Mine Subsidence for any one occurrence of not more than the structure's amount of insurance or \$350,000, whichever is less.

Coverage applies to structures meaning any dwelling, building, farm building, or fixture permanently affixed to realty including:

- a. Cost of excavations, grading, or filing;
- b. Foundations of buildings, boilers, or engines which are below the undersurface of the lowest basement floor, or where there is no basement, below the surface of the ground;
- c. Underground pilings, piers, pipes, flues, and drains; and
- d. Pilings which are below the low water mark.

Coverage applies to Loss of Use (Coverage D).

### B. Mine Subsidence Coverage (continued)

3. **Property Not Covered** - Coverage does not apply to personal property, land, lawn, plants, shrubs, trees, crops, and agricultural field drainage tile.

4. **Perils Not Insured Against** - This coverage does not insure against loss caused by earthquake, landslide, volcanic eruption, collapse of storm or sewer drains, rapid transit tunnels, earth movement other than Mine Subsidence, soil conditions, soil erosion, soil freezing or thawing, improperly compacted soil, construction defects, or roots of trees or shrubs. The exclusion of loss caused by earth movement in this policy does not apply to Mine Subsidence.
  5. **Premiums** - The annual premiums established by the Industry Placement Facility
    1. **Town Policies** - Rate the Coverage A amount of insurance for each dwelling.
    2. **Farm Policies** - Rate the four highest valued structures. All structures will be covered. Structures cannot be insured individually.
- C. **Eligibility** - All dwellings, buildings, farm buildings, mobile homes, or fixtures permanently affixed to realty.
- D. **Form** - Use Mine Subsidence Endorsement RMIC 98-077 (1/94 rev).
- e. **Deductible** - In case of loss by mine subsidence, the following deductible applies separately to each structure:
    1. 2% of the limit of liability, but not less than \$250 and not more than \$500 shall be deductible from each loss.
    2. No other deductible in this policy applies to mine subsidence.

Coverage and Premium Schedule for Residential Property  
Rates effective April 1, 2008

Coverage Limit	Premium	Coverage Limit	Premium
	10,000	380,001 UP TO 390,000	\$134
10,001 UP TO 20,000	\$24	390,001 400,000	\$136
20,001 30,000	\$27	400,001 410,000	\$138
30,001 40,000	\$30	410,001 420,000	\$140
40,001 50,000	\$33	420,001 430,000	\$142
50,001 60,000	\$36	430,001 440,000	\$144
60,001 70,000	\$40	440,001 450,000	\$146
70,001 80,000	\$42	450,001 460,000	\$148
80,001 90,000	\$46	460,001 470,000	\$150
90,001 100,000	\$49	470,001 480,000	\$152
100,001 110,000	\$52	480,001 490,000	\$154
110,001 120,000	\$55	490,001 500,000	\$156
120,001 130,000	\$58	500,001 510,000	\$158
130,001 140,000	\$61	510,001 520,000	\$160
140,001 150,000	\$65	520,001 530,000	\$162
150,001 160,000	\$67	530,001 540,000	\$164
160,001 170,000	\$71	540,001 550,000	\$166
170,001 180,000	\$73	550,001 560,000	\$168
180,001 190,000	\$77	560,001 570,000	\$170
190,001 200,000	\$80	570,001 580,000	\$172
200,001 210,000	\$83	580,001 590,000	\$174
210,001 220,000	\$86	590,001 600,000	\$176
220,001 230,000	\$89	600,001 610,000	\$178
230,001 240,000	\$92	610,001 620,000	\$180
240,001 250,000	\$95	620,001 630,000	\$182
250,001 260,000	\$98	630,001 640,000	\$184
260,001 270,000	\$101	640,001 650,000	\$186
270,001 280,000	\$105	650,001 660,000	\$188
280,001 290,000	\$108	660,001 670,000	\$190
290,001 300,000	\$111	670,001 680,000	\$192
300,001 310,000	\$114	680,001 690,000	\$194
310,001 320,000	\$117	690,001 700,000	\$196
320,001 330,000	\$120	700,001 710,000	\$198
330,001 340,000	\$123	710,001 720,000	\$200
340,001 350,000	\$126	720,001 730,000	\$202
350,001 360,000	\$128	730,001 740,000	\$204
360,001 370,000	\$130	740,001 750,000	\$206
370,001 380,000	\$132		