

Sen. Robinson & Rep Kuzma's

Mine Subsidence Event

AUGUST 20 AT 7 PM

**Pleasant Hills Borough Building
410 E. Bruceton St, Pittsburgh, PA**

The Mine Subsidence Insurance (MSI) Fund provides **low-cost** mine subsidence insurance for residential and commercial structures.

Any owner of a structure at risk of mine subsidence can apply for MSI.



Established in 1961, MSI is a non-profit insurance fund administered by the PA Department of Environmental Protection (DEP).

- The Fund has paid nearly \$50 million in valid claims since the program's inception.
- Over 1,000,000 homes in PA are above an abandoned coal or clay mine and are at-risk of mine subsidence. Only about 6-7% of at-risk homes have MSI coverage.
- Structure repair costs from mine subsidence often exceed \$100,000.
- The MSI policy term is one year and is renewable annually.
- The MSI policy covers structure damage from mine subsidence during the policy period. The policy also covers structure damage from earth movement caused by a sudden and unexpected breakout of mine water.
- In addition to the covered structure, certain appurtenant structures are also covered by the policy including sidewalks, driveways, paved or improved patios, retaining walls, fences, and in-ground swimming pools.
- Coverage limits are available from \$5,000 to \$1,000,000.
- Example insurance coverage costs: \$200,000 costs \$53.75 annually; \$500,000 costs \$128.75 annually; \$1,000,000 costs \$253.75 annually.



Senator Robinson
37th District
SenatorRobinson.com



Rep. Kuzma
39th District
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