



## **Consumer Advisory for Military Personnel**

As of July 28, 2020

### **AUTO**

If you will be deployed for an extended period of time and no one will be driving your vehicle, you may be able to suspend some of your auto insurance coverage to save on premium payments. Contact your insurer or insurance producer (also known as an agent or broker) to find out more.

If you are thinking about suspending coverage, you may want to:

- ask whether the following types of coverage can be suspended while you are deployed: liability, collision, uninsured/underinsured motorist, medical payments and personal injury protection (PIP);
- know that if you suspend coverage, you may not be able to recover money for damage to your vehicle due to weather (i.e. hail or tornado damage), Acts of God (i.e. earthquake or flood) or acts by another individual, unless you keep the coverage known either as "comprehensive" or "other than collision" in force (i.e. vandalism or hit-and-run); and
- check with your lender first if you have financed your vehicle, since your lender may require you to maintain collision and comprehensive coverage as a condition of your loan. Do not suspend these coverages without your lender's prior written agreement.

Automobile insurers are prohibited from nonrenewing or cancelling a policy, or increasing the premiums for military personnel returning from active duty overseas solely because they fail to meet the insurer's continuous coverage requirement unless the failure to maintain continuous coverage existed prior to the overseas active duty assignment.

### **HOMEOWNERS/RENTERS**

It is a good idea to review your homeowners/renters policy with your insurer or insurance producer before you leave for military duty. Doing so could help you avoid a

dispute in the future. Also, make sure your policy limits are sufficient to cover your home and your personal property at today's costs. Consider increasing your coverage if you have made additions or improvements to your property. If you have a mortgage, it is important that you maintain appropriate coverage on your home. Failure to do so may give the mortgage company the ability to obtain a forced placed policy on your home at your expense. Find out more at:

<https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=201241>.

While homeowners and renters insurance policies typically cover personal property that you take with you while traveling, most policies exclude damages caused directly or indirectly by acts of war. Talk to your insurer or insurance producer about whether personal items that you take with you during your deployment will be covered if they are lost, stolen or damaged.

Homeowners/renters insurers are prohibited from nonrenewing or cancelling a policy, or increasing the premium for military personnel returning from active duty overseas solely because they fail to meet the insurer's continuous coverage requirement unless the failure to maintain continuous coverage existed prior to the overseas active duty assignment or if the military personnel can demonstrate that he or she has taken reasonable steps to maintain and protect the property during the time he or she is assigned to active duty overseas. You should contact your insurer or insurance producer to find out more.