



# CONSUMER ADVISORY

## WHAT TO DO IF YOU HAVE PROBLEMS OBTAINING A HOMEOWNERS INSURANCE POLICY

If you have been turned down by one company for homeowners insurance, try obtaining coverage through another company or other companies. Do not assume that you will be turned down by all companies. Just as companies have different premiums, they also have different underwriting requirements. So call around and keep trying to obtain an insurance policy.

If you are unable to obtain insurance for your home from a private insurance company, limited insurance protection may be available through the Maryland Property Insurance Availability Program, known as the Joint Insurance Association (“JIA”). You can reach it at:

**Joint Insurance Association**  
3290 North Ridge Road, Suite 220  
Ellicott City, Maryland 21043  
(410) 539-6808 or 1-800-492-5670  
[www.mdjia.org](http://www.mdjia.org)

JOINT INSURANCE ASSOCIATION



The JIA provides coverage for those individuals and businesses who are unable to obtain essential property insurance on dwellings or business property through the competitive property/casualty insurance marketplace.

The JIA may legally issue three different types of insurance policies: Dwelling Property, Homeowners and Commercial Property. The coverage provided may be more restrictive than that provided by other insurance companies, and may also be more expensive because of the increased risk being assumed. Also, the JIA maintains underwriting guidelines that must be met before a policy is issued; however, a policy will be issued if those guidelines are met, even if the dwelling or building to be insured is adjacent to vacant properties.

Finally, the Maryland Insurance Administration will also investigate any complaint received from any Marylander who believes they have been refused insurance coverage by an authorized insurer or the JIA, in violation of the insurance laws and regulations. Feel free to contact us at (800) 492-6116 or visit our web site, [insurance.maryland.gov](http://insurance.maryland.gov) for further information.

