

# SHOULD I PURCHASE MINE SUBSIDENCE INSURANCE?

- Understanding Mine Subsidence
  - Determining Mine Locations
- Obtaining Mine Subsidence Insurance



ILLINOIS MINE  
SUBSIDENCE  
INSURANCE FUND

## OVERVIEW

This information is intended to aid property owners in their decision to purchase mine subsidence insurance. Whether you are purchasing an existing house, building a new home, or just reviewing your current insurance coverage, the decision to buy mine subsidence insurance is an important one. Damages from a typical mine subsidence claim in Illinois may exceed \$75,000, and mine subsidence strikes about one home per week. To make an informed decision, you should understand mine subsidence and its causes, and determine where your property lies in proximity to underground mines.

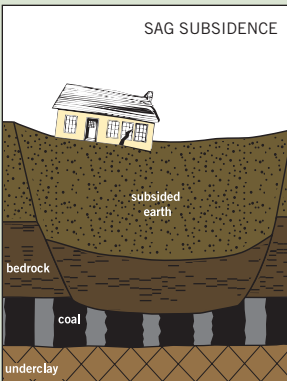
## UNDERSTANDING MINE SUBSIDENCE

Underground mining began in Illinois nearly 200 years ago, and has been quite extensive. Mining for coal, fluorspar, lead, limestone and zinc has been conducted in at least 72 counties. For many years mining was not tightly regulated, and rapidly developed beneath sparsely populated land. As cities and towns expanded over or near old, abandoned mines, subsidence damage to buildings became a more widespread problem. In a 2008 study, the Illinois State Geological Survey concluded that approximately 201,000 acres of urban and built-up lands may be in close proximity to underground mines. Predominantly within that acreage, there are an estimated 333,000 housing units with possible exposure to mine subsidence.

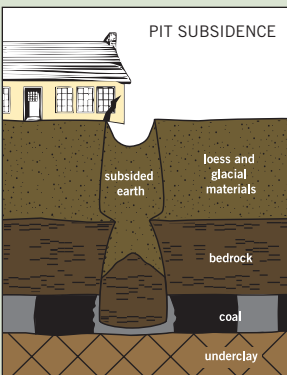
The most common type of early mining was the “room and pillar” method. With this coal mining technique, workers created rooms in a checkerboard or grid pattern, leaving pillars of un-mined coal to support the mine roof and the surface. This room and pillar mining technique left voids below the ground surface. Over time, perhaps years, decades, or even centuries, there is sinking or shifting of the ground surface resulting from collapse in the underground mine. Most experts agree that room and pillar mines will eventually experience some degree of collapse, but currently there is no way to know when, or exactly where, mine subsidence will occur.

**MOST EXPERTS AGREE THAT ROOM AND PILLAR MINES WILL EVENTUALLY EXPERIENCE SOME DEGREE OF COLLAPSE, BUT CURRENTLY THERE IS NO WAY TO KNOW WHEN, OR EXACTLY WHERE, MINE SUBSIDENCE WILL OCCUR.**

**Mine subsidence is lateral or vertical ground movement caused by a failure initiated at the mine level that can directly damage residential and commercial buildings.** A property need not lie directly over a mine to be affected by mine subsidence. It is extremely difficult to accurately gauge how far a property must lie from a mine to ensure that it will be unaffected by mine subsidence. Each subsidence event is unique, and the range of ground movement is influenced by the angle of draw created by the subsurface collapse, the depth of the mine, and soil composition. If your home is located in the general area of underground mining operations, you should give serious consideration to buying mine subsidence insurance.



**Sag subsidence**, the most common type of mine subsidence, appears as a gentle depression in the ground and can spread over an area as large as several acres. Collapse of pillars supporting the mine roof is a typical cause.



**Pit subsidence** forms a bell-shaped hole 6-8 feet deep and from 2-40 feet across and occurs when a shallow mine roof collapses.

## DETERMINING MINE LOCATIONS

If you are purchasing a home or starting new construction, ask the seller or developer to disclose any information about underground mining or previous mine subsidence claims in the surrounding area. Talk with neighbors and business owners, who may be more inclined to provide detailed information. In some areas, the County Clerk's office or a zoning board may have information about past mine subsidence incidents.

Mine maps are often an excellent source for locating abandoned mines in a given area. The **Illinois State Geological Survey** maintains the state's largest collection of mine maps, and organizes them by county. Many of these maps have been digitized and are available on the ISGS website at:

**[www.isgs.uiuc.edu/maps-data-pub/coal-maps.shtml](http://www.isgs.uiuc.edu/maps-data-pub/coal-maps.shtml)**

Please note that the accuracy and completeness of the mine maps vary, depending on the availability and quality of source material. Little or no information is available for many older mines because mining activity was not regulated or documented until the late 1800's. Even then, reporting requirements were minimal. Also, early mine maps were often sketched by miners working in the mine at the time, or were constructed solely from memory. However, mine maps are a good source for determining if mines are present in the general area of your property location.

MINE MAPS ARE OFTEN AN EXCELLENT SOURCE FOR LOCATING ABANDONED MINES IN A GIVEN AREA. THE ILLINOIS STATE GEOLOGICAL SURVEY MAINTAINS THE STATE'S LARGEST COLLECTION OF MINE MAPS, AND ORGANIZES THEM BY COUNTY. MANY OF THESE MAPS HAVE BEEN DIGITIZED AND ARE AVAILABLE ON THE ISGS WEBSITE.

# HOW TO OBTAIN MINE SUBSIDENCE INSURANCE

By statute, all insurance companies writing property insurance in Illinois must provide coverage for mine subsidence. In the 34 counties in which most of the underground mining has been conducted, the statute requires mine subsidence insurance to be included in your policy. You may reject the coverage by signing a waiver provided by your insurance company. The **mandatory** counties are as follows:

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



In the mandatory counties, mines subsidence insurance will be included automatically in your policy. The limit of coverage for mine subsidence is generally the same as the amount of insurance for fire or windstorm. However, insurance policy forms do vary, and there is a maximum limit established by regulation. Review your policy or check with your insurance agent or company to confirm the limit for mine subsidence insurance on your property.

If your property is located in one of the remaining **non-mandatory** counties, you may add mine subsidence coverage to your insurance policy by contacting your insurance agent or company. Mine subsidence insurance is reasonably affordable; and in the event of a mine subsidence loss, could save you thousands of dollars in out-of-pocket repairs.

For more specific information about mine subsidence insurance on your property, contact your insurance agent or company.

## **DENIAL OF COVERAGE**

Insurance companies may refuse to provide mine subsidence insurance on any property with unrepaired mine subsidence damage. If you are purchasing a home that has any indications of mine subsidence damage, or any history of a prior mine subsidence claim, be sure to require full disclosure from the seller.

For general information about mine subsidence or the Illinois Mine Subsidence Insurance Fund, visit our website at [www.imsif.com](http://www.imsif.com).



Illinois Mine Subsidence Insurance Fund  
180 North Stetson, Suite 1735  
Chicago, Illinois 60601  
[www.imsif.com](http://www.imsif.com)

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