

**Information Relating to Illinois Department of Insurance(DOI) Bulletin CB 2018-12  
December 4, 2018**

The Illinois Department of Insurance has issued a Company Bulletin 2018-12, regarding exceptions for consumers in disaster areas. The bulletin addresses moratoriums on cancellation and nonrenewal and other safeguards for consumers affected by the disaster.

Please be advised that Illinois consumers may call the Department's toll free complaint hotline at 1-866-445-5364, or file a complaint online at <https://mc.insurance.illinois.gov/messagecenter.nsf>

- **Moratorium on cancellations and nonrenewals.** For any cancellation or nonrenewal notices issued on or after November 23, 2018, on any in-force policy issued to an affected policyholder or respecting affected property, were withdrawn with no lapse in coverage. No new cancellation or nonrenewal notices will be issued to affected policyholders or for affected property until **January 23, 2019**, or a later time if deemed reasonable given an individual consumer's circumstance.
- **Other insurance-related time-period extensions.** We hereby grant to affected policyholders an extension of any and all policy provisions or other requirements that impose a time limit for an insured or claimant to perform any act, including the submission of a claim or proof of loss, reporting of information, submission of bills, or payment of funds. Such extension shall be for a minimum of 60 days from the last date allowed or required under the terms of the contract or allowed or required by the insurer, or longer if deemed reasonable given an individual consumer's circumstance.
- **Time-period extension for repairs.** In the event repairs on affected property cannot be completed within the time period required under any policy, or within the 90-day time period for repairs prior to termination due to condition of the property [215 ILCS 5/143.27], we shall provide consumers with an extension of not less than 60 days to make such repairs.
- **Cancellation or nonrenewal respecting affected property.** Although otherwise allowed under Illinois law, we will refrain from canceling or nonrenewing insurance policies respecting affected property due to "increase in the risk originally accepted" [215 ILCS 5/143.21 and 143.21.1] or due to the geographic location of the risk [215 ILCS 5/155.22].
- **Other exceptions.** We will consider exceptions to policy or contract requirements, or to other rating or underwriting rules not otherwise listed, when such contractual requirements or rating or underwriting rules are not met as a result of this disaster. Exceptions to policy or contract requirements or rating or underwriting rules include instances where an insured is displaced from his or her home and is unable to obtain non-emergency medical services from a network provider.