

2017 Weather Related State of Emergency

IL Company Bulletin 2017-03 - Suspension of Cancellation, Non-Renewal and Premium Payments

Effective: 7/17/2017

Disaster Areas Declared:

On July 17, 2017, Governor Bruce Rauner has declared Cook, Kane, Lake, and McHenry counties state disaster areas after significant flooding impacted these counties. In response to the state disaster proclamation, the Illinois Department of Insurance issued Insurance Bulletin 2017-03 to address the requirements for all insurers licensed to do business in the state. Insurance consumers may experience disruption of mail delivery and displacement from their residences, businesses, and other properties due to the flooding.

Requirements by State:

- The Illinois Department of Insurance has requested that the company (and all other companies licensed or authorized to do business in Illinois) immediately implement the safeguards listed below for all lines of business.
- The company is requested to implement these guidelines to govern treatment of all consumers affected by this disaster (“affected policyholders”), residing in or any property located in or around counties that have been declared disaster areas by Governor Bruce Rauner.

Moratorium on Cancellations and Non-Renewals:

- The company:
 - Must withdraw any cancellation or non-renewal notice issued on or after July 12, 2017, on any in-force policy issued to an affected policyholder and/or property; and
 - May not issue any new cancellation or nonrenewal notices to affected policyholders and/or property until September 30, 2017, or a later time if deemed reasonable given an individual consumer’s circumstance.

Insurance-Related Time Period Extensions (Claims):

- The company must grant affected policyholders an extension of any and all policy provisions or requirements that impose a time limit for an insured or claimant to perform any act, including any of the following:
 - Submit a claim or proof of loss;
 - Report information;
 - Submit bills; or
 - Payment of funds.

- The extension must be for a minimum of 60 days from the last date allowed or required under the terms of the contract or allowed/required by the company.
 - The extension may be extended if reasonable based on an individual consumer's circumstances.

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 - Submit a claim or proof of loss;
 - Report information;
 - Submit bills; or
 - Payment of funds.
- The extension must be for a minimum of 60 days from the last date allowed or required under the terms of the contract or allowed/required by the company.
 - The extension may be extended if reasonable based on an individual consumer's circumstances.

Other Exceptions to Policy or Contract Requirements or Rating or Underwriting Rules:

- The company must consider exceptions to policy or contract requirements, or to other rating or underwriting rules not otherwise listed, when the requirement or rule is not met as a result of the current disaster.
 - This includes instances where an insured is displaced from his/her home and is not able to obtain non-emergency medical services from a network provider.

Insurer Websites:

- The company must post on its website all actions taken to implement the requirements of this bulletin.

Availability of the Department

- The company must advise Illinois consumers of the availability of the Department for filing a complaint regarding any disaster-related dispute or issue.
 - The company must advise consumers that they 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>

The ZIP codes for the affected counties is listed below:

Cook	Cook (cont.)	Cook (cont.)	Cook (cont.)	Kane	Lake	McHenry
60004	60179	60476	60644	60109	60002	60001
60005	60192	60477	60645	60110	60010	60012
60006	60193	60478	60646	60118	60011	60013
60007	60194	60480	60647	60119	60015	60014
60008	60195	60482	60649	60120	60020	60021
60009	60196	60487	60651	60121	60030	60033
60016	60201	60499	60652	60123	60031	60034
60017	60202	60501	60653	60124	60035	60039
60018	60203	60513	60654	60134	60037	60050
60019	60204	60525	60655	60136	60040	60051
60022	60208	60526	60656	60140	60041	60071
60025	60209	60534	60657	60144	60042	60072
60026	60290	60546	60659	60147	60044	60081
60029	60301	60558	60660	60151	60045	60097
60038	60302	60601	60661	60170	60046	60098
60043	60303	60602	60664	60174	60047	60102
60053	60304	60603	60666	60175	60048	60142
60055	60305	60604	60668	60177	60060	60152
60056	60402	60605	60669	60183	60061	60156
60062	60406	60606	60670	60505	60064	60180
60065	60409	60607	60673	60506	60069	
60067	60411	60608	60674	60507	60073	
60068	60412	60609	60675	60510	60075	
60070	60415	60610	60677	60511	60079	
60074	60419	60611	60678	60539	60083	
60076	60422	60612	60680	60542	60084	
60077	60425	60613	60681	60554	60085	
60078	60426	60614	60682	60568	60086	
60082	60428	60615	60684		60087	
60090	60429	60616	60685		60088	
60091	60430	60617	60686		60089	
60093	60438	60618	60687		60096	
60094	60439	60619	60688		60099	
60095	60443	60620	60689			
60104	60445	60621	60690			
60107	60452	60622	60691			
60130	60453	60623	60693			
60131	60454	60624	60694			
60133	60455	60625	60695			
60141	60456	60626	60696			
60153	60457	60628	60697			

60154	60458	60629	60699
60155	60459	60630	60701
60159	60461	60631	60706
60160	60462	60632	60707
60161	60463	60633	60712
60162	60464	60634	60714
60163	60465	60636	60803
60164	60466	60637	60804
60165	60467	60638	60805
60168	60469	60639	60827
60169	60471	60640	
60171	60472	60641	
60173	60473	60642	
60176	60475	60643	