

IMPORTANT NOTICE REGARDING YOUR POLICY PLEASE READ CAREFULLY.

Dear Policyholder,

Governor Bruce Rauner has declared Cook, Kane, Lake, and McHenry disaster areas after significant flooding affected these counties.

Effective immediately, we are implementing the following guidelines, as directed by the Illinois Department of Insurance, for all policyholders affected by this disaster. This includes policyholders who reside in or who have property in affected counties.

- **Moratorium on cancellations and nonrenewals:** We shall withdraw any cancellation or nonrenewal notice issued on or after July 12, 2017 for any in-force policy issued to an affected policyholder and/or property. In addition, we shall not issue any new cancellation or nonrenewal notices to affected policyholders and/or property until September 30, 2017 or until a later time, if deemed reasonable, given an individual policyholder's circumstance.
- **Other insurance-related time-period extensions:** We will 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 policyholder'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, we shall provide policyholders 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 shall refrain from cancelling or nonrenewing insurance policies respecting affected property due to "increase in the risk originally accepted" or due to the geographic location of the risk.
- **Other exceptions to policy or contract requirements or rating or underwriting rules:** We shall consider exceptions to policy or contract requirements or to other rating or underwriting rules not otherwise listed herein, 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.
- **Insurer websites:** We are posting this information on our website to document the implementation of these required actions.

This is to advise you that should any complaints arise regarding any disaster-related dispute or issue, you may call the Illinois Department of Insurance using their toll-free complaint hotline at 1-866-445-5364 or file a complaint online at <https://mc.insurance.illinois.gov/messagecenter.nsf>.

If you have any questions, please contact your agent.