



LIU Compliance SPOTLIGHT

Illinois Moratorium Suspension of Cancellation, Non-Renewal and Premium Payments

Due to severe weather in Illinois and to comply with the Illinois Department of Insurance Company Bulletin 2015-13 - Suspension of Cancellation, Non-renewal, and Premium Payments, LIU will be taking the following actions in: Alexander, Calhoun, Cass, Christian, Clinton, Cumberland, Douglas, Iroquois, Jackson, Jersey, Lawrence, Madison, Marion, Menard, Monroe, Morgan, Moultrie, Pike, Randolph, Richland, Sangamon, St. Clair and Vermilion counties to help ensure affected policyholders do not suffer unnecessary hardship:

- **Moratorium on cancellations and nonrenewals.** For policyholders or property affected, we will withdraw any cancellation or nonrenewal and reinstate with no lapse in coverage any policy for which a cancellation or nonrenewal notice was issued on or after December 29, 2015. In addition, we will not issue any new cancellation or nonrenewal notices to affected policyholders or for affected property until February 29, 2016, or a later time if deemed reasonable given an individual consumer's circumstance.
- **Other insurance-related time-period extensions.** We will grant 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. The extension will be 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 will provide consumers with an extension of 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 for 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 to policy or contract requirements or rating or underwriting rules.** We will 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.

Please be advised you can report any disaster-related dispute or issue to the Illinois Department of Insurance by calling 1-866-445-5364, or submitting your report online at: <https://mc.insurance.illinois.gov/messagecenter.nsf>.

If you have any additional questions about this moratorium, please contact [LIU Compliance](#).

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