



LIU Compliance SPOTLIGHT

Missouri Moratorium Assistance to Missouri Residents Impacted by Flooding

Due to severe weather in Missouri and to comply with the Missouri Department of Insurance Bulletin 16-01 – Assistance to Missouri Residents Impacted by Flooding, LIU will be taking the following actions in: Franklin, Jefferson, St. Charles, and St. Louis 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 deemed reasonable.
- **Other insurance-related time-period extensions.** We will grant affected policyholders a grace period for 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 grace period 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, we will provide consumers with a grace period of 60 days to make such repairs.
- **Cancellation or nonrenewal respecting affected property.** Although otherwise allowed under Missouri Law, we will refrain from canceling or nonrenewing insurance policies for 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 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 contact Angel Nelson, Director of the Division of Market Regulation at 573-751-2430, regarding this Bulletin or needing any other assistance.

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

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