



LIU Compliance SPOTLIGHT

West Virginia Moratorium

Due to severe storms causing heavy rainfall, flooding, rock slides, mudslides and road and stream blockages in **44 counties** within West Virginia, the Department of Insurance has issued Emergency Orders 16-EO-03/04/05 – **Effective 6/28/2016.**

Underwriting and Claims Departments, Please take note of the following:

16-EO-03

- The normal time frames for claim handling and settlement--as set forth in West Virginia Code of State Rules Title 114, Series 14, Section 5 and subsections 6.2, 6.3, 6.7, 7.3.c, and 7.5--are suspended in the state of West Virginia for claims arising out of the severe storm event, and only for claims in the affected emergency areas.
- The rules outlined in Order 16-EO-03 (114-14-5.1 through 114-14-7.5) replace the suspended sections of West Virginia Code of State Rules Title 114, Series 14 for such claims.
- **This emergency order will remain in effect** for such claims reported through and including **August 15, 2016**, unless extended by the DOI.

16-EO-05

- This emergency order will apply to all insureds residing in the 44 counties noted in the governor's proclamation, as issued and as thereafter amended, and who suffered particular devastation as a result of the weather event and, due to the devastation suffered, may not be able to receive mail due to evacuations or destruction or damage of homes or property, may not be able to timely act or respond to notices or correspondence, or may not be able to timely pay insurance premiums and need additional time to act or respond.
- In the case of any policy, notice, statutory, or regulatory provision that imposes a time limit upon an insured to perform any act or transmit information or funds, including the payment of premium, for which such act or transmittal was to have been performed on or after 12:01 a.m. on June 23, 2016, but before July 23, 2016, will be **extended for a period of 30 days from the date upon which such act or transmittal was otherwise due.**
- Any insured requesting a copy of his or her insurance policy will be provided with a full and complete copy of the policy **within 15 calendar days** of the request.
- **No policy will be cancelled or non-renewed solely** on the basis of a claim resulting from this weather event or its aftermath.
- **The provisions in this emergency order will be effective** immediately and will continue **until July 23, 2016**, unless extended or terminated by the DOI.

See Emergency Order [16-EO-04](#) for “adjuster related” topics during this Moratorium.

Please click the ‘Emergency Order hyperlinks’ to read the full contents of the orders and to view a list of the 44 counties.

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

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