

## Hurricane Harvey

### *Hurricane Harvey: What can we do to help?*

Reliance Standard Life Insurance Company is sensitive to the difficulties caused to our policyholders, brokers, insureds and associates by the devastation in Texas, Louisiana and the other areas affected by Hurricane Harvey. Unless directed otherwise by the Texas Department of Insurance, this interim policy is subject to modification or extension as warranted by specific regional circumstances or government guidelines and mandates. Beyond our hopes and wishes for a quick recovery, we offer the following guidance and assistance:

### **Claims**

In order to submit a Hurricane Harvey related claim, please contact Customer Service toll-free at (800) 351-7500, and a Customer Care Representative will assist you. Representatives are available at that toll free number from 8:00 AM to 7:00 PM, Eastern Time, and Monday through Friday. Claims status inquiries can be answered 24/7 on our website, [www.Reliancestandard.com](http://www.Reliancestandard.com) Or through our automated Customer Care System.

### **What if the Insured's work information is missing and/or incomplete?**

We will work with insureds and policyholders to confirm as much information as soon as possible and process claims as quickly as possible during this difficult and confusing time. Should additional information be required to render our decision, the phone is to be utilized to call the individual or entity in possession of the necessary information and the conversation is to be documented in the claim record. If necessary and appropriate, the conversation should be confirmed in writing.

### **What if we are unable to obtain the medical information needed to make a claim determination?**

Requests for medical information should be done via phone by calling the medical provider directly or using our medical retrieval vendor. The Claims Examiner should use their judgment to allow additional time to gather information before making a proof of loss adverse decision.

### **How will benefit payments to the affected areas be handled?**

All payments to affected postal areas have continued via first class mail in accordance with US Postal Service (USPS) direction, and will continue until and unless: a) The customer or claimant provides a valid alternate delivery address (see below); or b) USPS requires us to use alternative delivery routes/instructions for specific zip codes. We will work to assure prompt delivery of all benefit checks. To the extent we are able to process a payment by Direct Deposit (ACH) we will try to do so. If benefit checks are to be sent to an alternate address, we can have the check rerouted to an employer location or third-party address.