

Notice to Illinois Customers - July 19, 2017

Governor Bruce Rauner has declared Cook, Kane, Lake, and McHenry counties state disaster areas after significant flooding impacted these counties. Insurance consumers may experience disruption of mail delivery and displacement from their residences, businesses, and other properties due to the flooding.

To help provide safeguards and ensure Illinois consumers are not adversely affected by this disaster or suffer unnecessary hardship, we are implementing safeguards to address problems consumers may face due to circumstances beyond their control. We hope these measures provide some peace of mind during the recovery process and help ensure that disaster victims do not lose important insurance coverage during the time they need it most.

Moratorium on cancellations and nonrenewals. Reliance Standard Life Insurance Company (“Reliance Standard”) shall withdraw any cancellation or nonrenewal notice issued on or after July 12, 2017, on any in-force policy issued to an affected policyholder and/or property. In addition, we will not issue any new cancellation or nonrenewal notices to affected policyholders and/or property until September 30, 2017, or a later time if deemed reasonable given an individual consumer’s circumstance.

Other insurance-related time-period extensions. Reliance Standard 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 consumer’s circumstance.

Cancellation or nonrenewal respecting affected property. Although otherwise allowed under Illinois law, Reliance Standard will refrain from canceling or nonrenewing insurance policies respecting 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. Reliance Standard 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.

Illinois residents may file a complaint regarding any disaster-related dispute or issue by calling the Illinois Department of Insurance toll-free complaint hotline at 1-866-445-5364, or file a complaint online at: <https://mc.insurance.illinois.gov/messagecenter.nsf>