

Illinois Department of Insurance Issues Bulletin 2017-03 Regarding Severe Flooding in Cook, Kane, Lake and McHenry Counties.

To help ensure Illinois policyholders are not adversely affected by this disaster or suffer unnecessary hardship, Lancer Insurance Company ("Lancer") will be implementing the following safeguards:

- **Moratorium on cancellations and nonrenewals:** For policyholders affected Lancer will withdraw any notice issued on or after July 12, 2017, on any in-force policy. Additionally, no new notices will be issued to affected policyholders until September 30, 2017, or later if deemed reasonable given an individual consumer's circumstance.
- **Other insurance-related time-period extensions:** Lancer will grant extensions to affected policyholders on any and all policy provisions or other requirements that impose a time limit. Extensions of *not less than 60 days* will be granted for submission of a claim, proof of loss, repairs of property, reporting information, and submission of bills or payments, from the last date allowed or required by the policy. Additional extensions will be granted as deemed reasonable given an individual's circumstance.
- **Other exceptions to policy or contract requirements or rating or underwriting rules:** Lancer 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.
- **Availability of the Illinois Department of Insurance.** The Illinois Consumers Department of Insurance is available to all consumers for filing a complaint regarding any disaster-related dispute or issue. Consumers may call the Department's toll-free complaint hotline at 1-866-445-5364, or file a complaint online at: <https://mc.insurance.illinois.gov/messagecenter.nsf>.