



Attention: Illinois Insurance Policyholders
Effective: December 29, 2015

For any customers in the counties of Alexander, Calhoun, Christian, Clinton, Douglas, Jackson, Jersey, Madison, Monroe, Morgan, Randolph, St. Clair, Cass, Cumberland, Iroquois, Lawrence, Marion, Menard, Moultrie, Pike, Richland, Sangamon, and Vermilion - On December 29, 2015 the aforementioned counties were declared state disaster areas after significant issues related to flooding impacted the counties. With regard for our customers in these counties American Access Casualty Company is implementing the following as per an Illinois Department of Insurance bulletin.

- *Moratorium on cancellations and non-renewals.* For any cancellation or nonrenewal notice issued on or after December 29, 2015 on any in-force policy issued to an affected policyholder or respecting affected property, insurers shall withdraw the cancellation or nonrenewal and reinstate the policy with no lapse in coverage. In addition, insurers shall not issue any new cancellation or nonrenewal notices to affected policyholders or for affected property until February 29, 2016, or a later time if deemed reasonable given an individual consumer's circumstance.
- *Other insurance-related time-period extensions.* Insurers are directed to 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.
- *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 [215 ILCS 5/143.27], insurers shall provide consumers with an extension of not less than 60 days to make such repairs.

- *Cancellation or nonrenewal respecting affected property.* Although otherwise allowed under Illinois law, insurers are directed to refrain from canceling or non-renewing 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.* Insurers 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.

Thank you for choosing American Access Casualty Company!
We appreciate your business!

Questions?

**Please contact your Underwriter, Underwriting Department or
Marketing Department at: (888) 663-5443**