

Policyholder Notice



December 4, 2018: Illinois Disaster Declaration for Policyholders

On December 4, 2018 Illinois Governor Bruce Rauner declared **Christian County** a state disaster area due to the impact of the December 1, 2018 tornadoes and severe storms.

As a result of this current disaster in the State of Illinois, insurance consumers may experience disruption of mail delivery and displacement from their residences, businesses, and other properties. Subsequently, the Illinois Department of Insurance issued Company Bulletin 2018-12 Suspension of Cancellation, Non-Renewal and Premium Payments providing safeguards to Illinois consumers affected by the disaster.

QBE North America is acutely aware of the devastating impact of the storms and has enacted the following directives in accordance with the Illinois Department of Insurance:

- **A moratorium on cancellations and non-renewals** for any notice issued on or after November 23, 2018 through January 23, 2019, or a later time if deemed reasonable, on any in-force policy issued to affected policyholders.
- **Extensions will be granted to affected policyholders** on any and all provisions and reporting requirements, including submission of a claim, proof of loss, payroll reporting and payment for a minimum of 60 days from the last date allowed or required by the policy. Additional extensions will be granted, if deemed reasonable.
- **Extensions will be granted for 60 days on repairs for affected property** that cannot be completed within the time period required under the policy, or within the 90-day time period for repairs prior to termination due to condition of the property.
- **Consideration will be extended to affected policyholders** residing in or who have property located "in or around" Christian County or any other County that Governor Rauner subsequently declares a disaster as a result of the December 1, 2018 tornadoes and severe storms.

Policyholders impacted by the severe weather should contact their agent or broker.

Billing services can be reached by email at: customerserviceinquiries@us.qbe.com or by phone at 800.553.4471.

Complaints regarding any disaster-related dispute or issue may contact the Illinois Department of Insurance at 1-866-445- 5364 or online at: <https://mc.insurance.illinois.gov/messagecenter.nsf>