

Policyholder Notice



Revised January 6, 2016: Illinois Disaster Declaration for Policyholders

On December 29, 2015 Illinois Governor Bruce Rauner has declared Calhoun, Jackson, Jersey, Madison, Monroe, Randolph, and St. Clair counties state disaster areas after significant issues related to flooding impacted the counties.

On January 5, 2016 Governor Rauner added additional counties to the state disaster declaration. They include: Cass, Cumberland, Iroquois, Lawrence, Marion, Menard, Moultrie, Pike, Richland, and Sangamon.

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 revised Company [Bulletin 2015-13 Rev 1-6-2016](#) Suspension of Cancellation, Non-renewal and Premium Payments providing safeguards to Illinois consumers affected by the disaster.

QBE 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 December 29, 2015, on any in-force policy issued to affected policyholders. Additionally, no new notices will be issued to affected policyholders until February 29, 2016 or a later time if deemed reasonable.
- **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.

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 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>

We appreciate the opportunity to assist you during this hardship.