



Attention to Esurance Customers Impacted by the December 2015 Flooding in the Following Counties

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

Illinois Governor Bruce Rauner has declared a number of Illinois counties state disaster areas after the flooding issues in those counties. As a result of this flooding disaster, some of our policyholders may experience disruption of mail delivery and displacement from their residences, businesses, and other properties. To help provide safeguards for our consumers and to ensure that our customers affected by this disaster do not suffer unnecessary hardship, Esurance is taking the following actions:

- *Moratorium on Cancellations and Non-Renewals:* Any cancellation or non-renewal notice issued on or after December 29, 2015 on any in-force policy issued to an affected policyholder or respecting affected property will be withdrawn and the policy will be reinstated with no lapse in coverage. In addition, we will not issue any new cancellation or non-renewal notices to affected policyholders or for affected property until February 29, 2016, or a later time if deemed reasonable given an individual policyholder's circumstance.
- *Other Insurance-Related Time-Period Extensions:* Affected policyholders will be granted 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. The extension shall be for a minimum of 60 days from the last date allowed or required under the terms of the contract.
- *Time-Period Extension For Repairs:* In the event that 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, we will provide insureds with an extension of not less than 60 days to make such repairs.
- *Cancellation or Non-Renewal Respecting Affected Property:* Although otherwise allowed under Illinois law, we will refrain from cancelling or non-renewing insurance policies respecting affected property due to an "increase in the risk originally accepted".
- *Other Exceptions:* We will consider exceptions to policy or contract requirements, or to other rating or underwriting rules, when such contractual requirements or rating or underwriting rules are not met as a result of this disaster.

The Illinois Department of Insurance is available to all Illinois residents affected by this disaster for filing a complaint regarding any disaster-related dispute or issue. Policyholders 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>