



January 7, 2016-- REVISED

To implement the requirements of Company Bulletin 2015-13 issued by the Illinois Department of Insurance (DOI), Canal Insurance Company is taking the following actions in the counties declared disaster areas due to flooding damage in December 2015. The counties are Calhoun, Jackson, Jersey, Madison, Monroe, Randolph, and St. Clair, **Alexander, Cass, Cumberland, Christian, Clinton, Douglas, Iroquois, Lawrence, Marion, Menard, Morgan, Moultrie, Pike, Richland, Sangamon and Vermilion.***

- **Moratorium on cancellations and nonrenewals.** 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, Canal Insurance Company will withdraw the cancellation or nonrenewal and reinstate the policy with no lapse in coverage. In addition, Canal Insurance Company will not issue any cancellation or nonrenewal notices to affected policyholders or for affected property until February 29, 2016, or a later time if considered reasonable given an individual consumer's circumstance.
- **Other insurance-related time-period extensions.** Canal Insurance Company will grant 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 a 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 longer if deemed reasonable given an individual consumer's circumstance.
- **Time-period extension for repairs.** In case repairs on affected property cannot be completed with 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 (see 215 ILCS 5/143.27), we must provide consumers with an extension of not less than 60 days to make such repairs.
- **Cancellation or nonrenewal respecting affected property.** Canal Insurance Company will refrain from cancelling or nonrenewing insurance policies respecting affected property due to "increase in the risk original accepted" (see 215 ILCS 5/413.21 and 143.21.1) or due to the geographic location of the risk (see 215 ILCS 5/155.22).
- **Other exceptions to policy or contract requirements or rating or underwriting rules.** Canal Insurance Company will consider exceptions to policy or contract requirements, or to other rating or underwriting rules, which such contractual requirements or rules are not met as a result of this disaster. Exceptions include instances where insureds are unable to obtain non-emergency medical services from a network provider due to displacement.

Canal Insurance Company wants our Illinois consumers to know that the DOI is available for complaints regarding any disaster-related dispute or issue by calling the DOI's toll-free complaint hotline at 1-866-445-5364, or file a complaint online at <https://mc.insurance.illinois.gov/messagecenter.nsf>

***Please note counties denoted in red have recently been declared disaster areas and have been added to this list.**