

## **Exceptions for Policyholders in Illinois Disaster Areas**

The Cincinnati Insurance Companies are taking the following actions for those residing in, or any property located in, Illinois counties affected by flooding and that have been declared to be disaster areas by Gov. Rod R. Blagojevich or President George W. Bush. These actions comply with a directive issued by the Illinois Department of Financial and Professional Regulation.

### **Moratorium on cancellations and nonrenewals**

We will withdraw cancellations and nonrenewal notices issued on or after June 10, 2008, and reinstate the policy with no lapse in coverage. We will not issue new cancellations and nonrenewal notices until August 18, 2008, or a later time if deemed reasonable given an individual consumer's circumstance.

### **Insurance-related time extensions**

We will grant an extension of all policy provisions that impose a time limit for an insured or claimant to submit a claim or proof of loss, report information, submit bills, or pay funds. The extension will be a minimum of 60 days from the last date allowed or required under 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 of repair**

If 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 an extension of no less than 60 days.

### **Cancellation or nonrenewal**

We will refrain from canceling or nonrenewing insurance policies on affected property due to "increase in the risk originally accepted."

### **Other exceptions to contract requirements or rating or underwriting rules**

We will consider exceptions when such requirements or rules are not met as a result of this disaster. Exceptions include where an insured is displaced from his or her home, and is unable to obtain non-emergency medical services from a network provider.

### **Complaints**

Consumers may call a toll-free complaint hotline at 866-445-5364, or file a complaint online at <http://www.idfpr.com/doi/complaints/complaints.asp>.