

Notice to Illinois Kemper Policyholders

As of November 19, 2013, Governor Pat Quinn has declared 13 Illinois counties disaster areas due to significant storm damage. Those counties are: Champaign, Douglas, Grundy, Jasper, LaSalle, Massac, Pope, Tazewell, Wabash, Washington, Wayne, Will and Woodford.

To help provide safeguards for consumers and to ensure that Illinois consumers affected by this disaster do not suffer unnecessary hardship, we are complying with the following guidelines issued by the Illinois Department of Insurance. The Illinois DOI further asked that these be posted on our website:

Moratorium on cancellations and non-renewals. For any cancellation or nonrenewal notice issued on or after November 10, 2013 or any in-force policy issued to an affected policyholder or respecting affective property, insurers should withdraw the cancellation or nonrenewal and reinstate the policy with no lapse in coverage. In addition, insurers should not issue any new cancellation or nonrenewal notices to affected policyholders or for affected property until January 11, 2014, or a later time if deemed reasonable given an individual consumer's circumstance.

Other insurance-related time-period extensions. Insurers should grant to 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 proof of loss, reporting of information, submission of bills, or payment of funds. Such extension should be for a minimum of 60 days from the last date allowed or required under the 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 for repairs. In the event repairs on affected property cannot be completed within the time period required under any policy, or within a 90-day time period for repairs prior to termination due to condition of the property [215 ILCS 5/143.27], insurers should provide consumers with an extension of not less than 60 days to make such repairs.

Cancellation or nonrenewal respecting affected property. Although otherwise allowed under Illinois law, insurers should refrain from cancelling or nonrenewing insurance policies respecting affected property due to "increase in the risk originally accepted" [215 ILCS 5/143.21 and 143.21.1] due to the geographic location of the risk [215 ILCS 5/155.22].

Other exceptions to policy or contract requirements or rating or underwriting rules. Insurers should consider exceptions to policy or contract requirements or rating or underwriting rules not otherwise listed herein, when such contractual requirements or rating or underwriting rules are not met as a result of this disaster. Exceptions to policy or contract requirements or rating or underwriting rules should include instances where an insured is displaced from his or her home and is unable to obtain non-emergency medical services from a network provider.

Availability of the Illinois Department of Insurance. Insurers should advise Illinois consumers of the availability of the Department for filing a complaint regarding any disaster-related dispute or issue. Consumers shall be advised that they may call the Department's toll-free complaint hotline at 866.445.5364, or file a complaint online at <http://insurance.illinois.gov/Home/ComplaintLinks.asp>

If you are a Kemper policyholder and are affected by the storms in Illinois in such a way that you cannot meet your contractual obligations, including paying bills, reporting claims, etc., on time, please contact your Independent Agent.