

NOTICE TO ILLINOIS POLICYHOLDERS LOCATED IN AND AROUND COOK, KANE, LAKE, AND MCHENRY COUNTIES

On July 17, 2017, Governor Bruce Rauner declared Cook, Kane, Lake, and McHenry counties state disaster areas after significant flooding impacted those counties. As a result of this disaster, the Illinois Department of Insurance has requested that Greater New York Mutual Company, Insurance Company of Greater New York, Strathmore Insurance Company, and GNY Custom Insurance Company (collectively “GNY”), as well as all other insurers licensed or authorized to write any line of insurance in and around these areas, to implement the following safeguards applicable to consumers affected by the disaster who reside, or have property, in or around the affected counties:

- Moratorium on cancellations and nonrenewals. For any cancellation or nonrenewal notice issued on or after **July 12, 2017**, on any in-force policy issued to an affected policyholder or respecting affected property, GNY will withdraw the cancellation or nonrenewal and reinstate the policy with no lapse in coverage. In addition, GNY will not issue any new cancellation or nonrenewal notices to affected policyholders or for affected property until **September 30, 2017**, or a later time if deemed reasonable given an individual consumer’s circumstance.
- Other insurance-related time-period extensions. GNY will also 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 proof of loss, reporting information, submission of bills, or payment of funds. Such extension shall be for **60 days** from the last date allowed or required under the terms of the contract or allowed or required by GNY, 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 the 90-day time period for repairs prior to termination due to condition of the property [215 ILCS 5/143.27], GNY will provide consumers with an extension of **60 days** to make such repairs.
- Cancellation or nonrenewal respecting affected property. GNY will not cancel or nonrenew insurance policies with regard to affected property due to “increase in the risk originally accepted” [215 ILCS 5/143.21 and 143.21.1] or 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. GNY will consider exceptions to policy or contract requirements, or to other rating or underwriting rules not otherwise listed above, when such contractual requirements or rating or underwriting rules are not met as a result of this disaster.
- Availability of the Illinois Department of Insurance. If an affected policyholder would like to file a complaint regarding any disaster-related dispute or issue, the policyholder 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>.

If any policyholder has any questions with regard to the above safeguards, the policyholder may call GNY at 1-212-683-9700, or email GNY at information@gny.com. Further, a policyholder may report any claims by calling 1-866-290-6833 during normal business hours, calling 1-855-276-1271 after normal business hours, or emailing GNY at PropertyClaims@GNY.com.