

Frankenmuth Insurance Takes Action to Ease Recovery From Illinois Storms

When disasters strike, Frankenmuth Insurance is committed to serving our policyholders and providing fast, fair claims service, while also protecting the businesses of our agency partners. At the request of the Illinois Department of Insurance, [Company Bulletin 2018-12](#), we've adopted several measures to protect policyholders who were impacted by recent storms in Christian County.

Until January 23, 2019, no policy cancellations or non-renewals on any in-force policy will be issued by Frankenmuth Insurance to policyholders or property affected by the storms. In addition, cancellation and nonrenewal notices issued on or after November 23, 2018, have been withdrawn, and the policy will be reinstated with no lapse in coverage.

Additional actions by Frankenmuth Insurance:

- **Insurance-related time-period extensions:** Affected policyholders are granted a 60-day extension of all policy provisions or requirements that impose a time limit, including submitting claims or proof of loss, reporting information, submitting bills or making payments.
- **Time period extension for repairs:** Frankenmuth Insurance will provide an extension of not less than 60 days to make repairs on affected property.
- **No cancellations or non-renewals with respect to affected property:** Frankenmuth Insurance will not cancel or non-renew insurance policies on affected properties because of the "increase in the risk originally accepted" or due to the geographic location of the risk.
- **Exceptions to policy or contract requirements or rating or underwriting rules:** Other contractual requirements or rating/underwriting rules that cannot be met as a result of this disaster will be considered for exceptions by Frankenmuth Insurance.

Currently, this impacts policyholders in Christian County.

Should you or your staff have any questions, please contact your field manager or underwriter.

Complaints about disaster-related disputes or issues may be filed by calling the Illinois Department of Insurance's toll-free complaint hotline at (866) 445-5364, or file a complaint online at: <https://mc.insurance.illinois.gov/messagecenter.nsf>.