



Important Information for Illinois Policyholders in Disaster Areas

As of July 17, 2017, Governor Bruce Rauner declared Cook, Kane, Lake and McHenry counties to be state disaster areas after significant flooding impacted these counties.

The Dentists Insurance Company (TDIC) policyholders in Illinois may experience a disruption in mail delivery and displacement from their residences, businesses and other properties as a result of this disaster. Safeguards have been implemented to ensure that affected Illinois residents do not suffer unnecessary hardship when taking normal actions required by their insurance policies. These safeguards are intended to provide peace of mind to disaster victims that they will not lose insurance coverage.

Moratorium on cancellations and non-renewals

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, TDIC will withdraw the cancellation or nonrenewal and reinstate the policy with no lapse in coverage. TDIC will not issue any new cancellation or nonrenewal notices to affected policyholders or for affected property until September 30, 2017, or until a later time if deemed reasonable given an individual policyholder's circumstances.

Other insurance-related time-period extensions

TDIC will grant extensions to affected policyholders for all policy provisions or other requirements that impose a time limit for an insured to perform any act, including the submission of a claim or proof of loss, reporting of information, submission of bills or payment of funds. The extension will be for at least 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 policyholder's circumstances.

Extended time period 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, TDIC will provide policyholders with an extension of not less than 60 days to make repairs [215 ILCS 5/143.27].

Cancellation or nonrenewal respecting affected property

TDIC will refrain from cancelling or non-renewing insurance policies respecting 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, contract requirements, rating or underwriting rules

TDIC will consider exceptions to policy or contract requirements, or other rating or underwriting rules not listed in Company Bulletin 2017-03 as issued by the Illinois Department of Insurance, when such contractual requirements or rating or underwriting rules are not met as a result of this disaster. Exceptions to policy, contract requirements, rating or underwriting rules will include a policyholder's displacement from his or her home and inability to obtain non-emergency medical services from a network provider.

Availability of TDIC and the Illinois department of insurance

TDIC is available to assist our policyholders. Please call us directly at 800.733.0633 for assistance filing a claim.

All Illinois residents affected by this disaster are able to file a complaint regarding any disaster-related dispute or issue with the Illinois Department of Insurance. Policyholders may call the Illinois Department of Insurance's toll-free hotline at 866.445.5364 or [file a complaint online](#).