

SBLI USA Life Insurance Company, Inc.
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Disaster Area Cancellation Moratorium and Deadline Extensions
Effective: December 29, 2015 – February 29, 2016

Illinois Governor Bruce Rauner has issued an Executive Order declaring the following Illinois counties state disaster areas after significant issues related to flooding: Alexander, Calhoun, Cass, Christian, Clinton, Cumberland, Douglas, Iroquois, Jackson, Jersey, Lawrence, Madison, Marion, Menard, Monroe, Morgan, Moultrie, Pike, Randolph, Richland, Sangamon, St. Clair, and Vermilion.

As a result of this disaster, some of our policyholders may experience disruption of mail delivery and displacement from their residences, businesses, and other properties. The Illinois Department of Insurance has issued a Bulletin 2015-13 to help ensure that those affected by this disaster do not suffer unnecessary hardship.

In accordance with this directive, we are instituting a 60-day moratorium on policy cancellations and non-renewals for policyholders or other payors in the affected areas. This suspension relates to cancellations and non-renewals issued during the period December 29, 2015 through February 29, 2016. If your account is currently automatically paid by EFT or credit card, we will assume that your payments will not be affected; however, we will work with individuals on a case-by-case basis to the extent the disaster has affected your automatic payments. Policyholders should be advised that the moratorium is not a waiver; it is only an extension of the grace period in which a policy non-renews or cancels.

There is also a minimum 60-day extension from the last date allowed for any other insurance-related time limits imposed by policy provisions including for the submission of claims, proof of loss, reporting information, submission of bills, or payment of funds. The extension shall be for a minimum of 60 days from the last date allowed or required under the terms of the contract.

We will also consider exceptions to policy or contract requirements, or to other rating or underwriting rules, when such contractual requirements or rating or underwriting rules are not met as a result of this disaster.

Policyholders should be made aware of the availability of the Illinois Department of Insurance for filing a complaint regarding any disaster-related dispute or issue. Policyholders 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>

For any specific policy questions, please contact us at 1-877-725-4872.