

Illinois Insurance Department Bulletin 2017-03 related to Illinois State Disaster Declaration

NEW YORK - In an effort to assist in the relief for victims of the recent disaster in Illinois related to the severe flooding and the ensuing mail service disruption and displacement from residences, businesses, and other properties, several AXA US companies offer temporary relief to affected policyholders. Illinois Governor Bruce Rauner declared as state disaster area the counties of Cook, Kane, Lake, and McHenry.

This notice includes the following four AXA US companies:

- AXA Equitable Life Insurance Company (formerly known as The Equitable Life Assurance Society of the United States)
- AXA Equitable Life and Annuity Company (formerly The Equitable of Colorado, Inc.)
- MONY Life Insurance Company of America
- U.S. Financial Life Insurance Company

Policyholders who are located in the affected areas are advised to contact their financial professional or their respective company at the contact information listed at <https://us.axa.com/customer-service/index.html>, and for U.S. Financial Life Insurance Company located at http://www.usfli.com/c_contact.html.

The following measures may be available to policyholders in the affected counties. Please note that the availability of specific relief actions is directed by the Illinois Insurance Department (the "Department").

Moratorium on Cancellation and Nonrenewals

For any cancellation or nonrenewal notice issued on or after December 29, 2015 on any in-force policy issued to an affected policyholder, insurers shall withdraw the cancellation or nonrenewal and reinstate the policy with no lapse in coverage. In addition, insurers shall not issue any new cancellation or nonrenewal notice to an affected policyholder until February 29, 2016, or a later time if deemed reasonable given individual circumstances.

Other insurance-related time-period extensions

The insurance company may grant affected policyholders an extension for a minimum of 60 days from the last date allowed or required under the terms of the contract, of any and all policy provisions or other requirements that impose a time limit for an insured to perform any act, including giving notices or submitting payments or claims or proof of loss, or longer if deemed reasonable given individual circumstances.

Availability of the Illinois Department of Insurance

Illinois consumers are advised of the availability of the Department for filing a complaint regarding any disaster-related dispute or issue. Consumers 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>