



AmTrust North America
An AmTrust Financial Company

Illinois Cancellation Nonrenewal Moratorium

November 23, 2018 to January 21, 2019

To: Illinois Policyholders of AmTrust Insurance Company of Kansas, Associated Industries Insurance Company, AmTrust Insurance Underwriters Limited, CorePointe Insurance Company, Developers Surety and Indemnity Company, First Nonprofit Insurance Company, Milwaukee Casualty Insurance Company, Sequoia Insurance Company, Sequoia Indemnity Company, Security National Insurance Company, Technology Insurance Company, Wesco Insurance Company ("AmTrust") affected by storms in Christian County

On November 23, 2018, Governor Bruce Rauner declared Christian county to be a state disaster area, as a result of devastating storms. AmTrust recognizes that in the face of such unfortunate devastation that many policyholders in the county will have their lives disrupted for an extended period of time. Consequently, AmTrust will be complying with, Insurance Director, Robert Rapp's request that insurance companies ease standard business protocols for a temporary period.

If you live in the affected area, this will mean that AmTrust will do the following:

- We will temporarily delay or rescind the cancellation or non-renewal notification that was issued or to be issued on your policy during the period: November 23, 2018 to January 21, 2019.
- If you have property insured by AmTrust in the affected areas, we will not cancel or non-renew your policy due to any reclassification of your geographic area due to "increased risk" resulting from these storms.
- Because mail delivery will likely be impaired for some time, affected policyholders shall be given a 60 extension on all time-sensitive matters. This includes but is not limited to: reporting a claim or proof of loss, submitting a premium payment, reporting information that we have requested or making repairs or improvements to property that were required by us.
- If you should be experiencing other hardships that affect your policy or your relationship with our company, please contact your agent. We will be willing to discuss what accommodations might be appropriate under the circumstance.

If you have further questions, please contact us directly at the 800 number provided with your policy or through your agent. You should also be aware that the Illinois Department of Insurance is also available to assist you via their toll-free complaint hotline at 1-866-445-5364. You may also file a complaint online at:

<https://mc.insurance.illinois.gov/messagecenter.nsf>