



FREQUENTLY ASKED QUESTIONS

Deferral of Premium Payments and Policy Time Frames for
Severe Weather/Tornadoes Event of June 5 and 6, 2010 Victims

Q: How will the insurance industry be informed as to what areas of the state have been declared disaster areas?

A: An up-to-date listing can be found at <http://ema.ohio.gov>

Q: Reprogramming so that notices are not sent to declared disasters may not be possible. How do we handle that?

A: Insurance companies will not be required to send a notice to every insured in the declared disaster areas. Also, insurance companies will not be required to reprogram systems. Rather, when the insured contacts them after receiving a premium notice or other time-sensitive material, the companies will provide the 60 day grace period to the insured.

Q: Are all policy holders who live in the declared disaster areas to receive the relief provided by Emergency Bulletin 2010-02, or are just policyholders who were actually harmed or impacted by the disaster covered?

A: The goal of Emergency Bulletin 2010-02 (“Bulletin”) is to provide relief to insureds affected by this disaster. The Ohio Department of Insurance (“Department”) expects that if it is known that a policyholder is impacted, either by this disaster event or by a consumer’s self-reported impact, that consumer should be afforded the relief specified in the Bulletin.

Q: If the company has deferred a premium for a policy holder for this month, and then is paying a claim the next month, can the company deduct the amount of the premium from the payment being made?

A: The Department urges that full payment of the claim be made. Mingling of claims benefit payment transactions with those for billing for policy premiums is discouraged.

Q: Does the Bulletin cover time frames other more than premium notices?

A: Yes. Any provision or requirement with a time limit should be extended by 60 days.

Q: If the policy already provides for a grace period, does the company need to add 60 days onto that time frame.

A: Yes. The Bulletin requires the addition of 60 days to any time limit.

Q. How does the deferral of premium payments up to 60 days coordinate with the Bulletin's expiration date?

A: The Bulletin's expiration date is September 10, 2010. If an affected consumer's original premium due date falls prior to July 11th, the consumer should be allowed a 60 day extension to make the premium payment. If an affected consumer's original premium due date falls between July 11th and September 10th the consumer should be allowed up to September 10th to make the premium payment.

Q: If a consumer feels that their insurance company is not cooperating with this Bulletin or they would like to file a complaint against the insurance company, who should they contact?

A: Consumers should call the Ohio Department of Insurance's Consumer Services Hotline at **1-800-686-1526**. They can also file a complaint online at <http://www.insurance.ohio.gov>.