

Shenandoah Life is concerned about those affected by the flooding disaster in the State of Illinois. Accordingly, Shenandoah Life is extending the following considerations to those individuals and groups insured under a Shenandoah Life policy and located in the affected areas of Illinois, including but not limited to those residing in counties that have been declared disaster areas by Governor Rod J. Blagojevich or President George W. Bush (“affected policyholders”)

- For any cancellation or nonrenewal notice issued on or after June 10, 2008 on any in-force policy issued to an affected policyholder, Shenandoah Life will withdraw the cancellation or nonrenewal and reinstate the policy with no lapse in coverage. In addition, Shenandoah Life will not issue any new cancellation or nonrenewal notices to affected policyholders until August 18, 2008, or a later time if deemed reasonable given an individual consumer’s circumstances.
- Shenandoah Life will grant to affected policyholders an extension of any and all policy provisions or other requirements that impose a time limit for an insured or claimant to perform any act, including submission of a claim or proof of loss, reporting of information, submission of bills, or payment of funds. This extension will be for a minimum of 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 consumer’s circumstance.
- Shenandoah Life will consider exceptions to policy or contract requirements, or to other rating or underwriting rules not otherwise listed, when such contractual requirements or rating or underwriting rules are not met as a result of this disaster. Exceptions to policy or contract requirements or rating or underwriting rules include instances where an insured is displaced from his or her home and is unable to obtain non-emergency medical services from a network provider.
- Inquiries from Medicare beneficiaries regarding disaster-related health care delivery disruptions will be provided updates with the latest available Medicare information (available on the Division of Insurance (“Division”) website (<http://www.idfpr.com>)) or will be referred to the Division’s Senior Health Insurance Program’s toll-free number at 1-800-548-9034.
- Shenandoah Life will advise Illinois consumers of the availability of the Illinois Division of Insurance for filing complaints regarding any disaster related dispute or issue. Complaints may be filed online at: <http://www.idfpr.com/doi/Complaints/Complaints.asp> or by calling 1-866-445-5364.

Questions about the above or assistance relating to insurance coverage through Shenandoah Life should be directed as follows:

Group policyholders and individuals insured under a group policy: 888-793-4777

Individual policyholders: 888-823-9156.