



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 19-05

**Assistance to Missouri residents impacted by tornadoes and severe
weather event**

Issued: May 29, 2019

The following Bulletin is issued by the Missouri Department of Insurance, Financial Institutions and Professional Registration (“Department”) to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, and is not binding on the Department. See section 374.015, RSMo.

To: All insurers conducting the business of insurance in the State of Missouri

From: Chlora Lindley-Myers, Director

Re: Assistance to Missouri residents impacted by recent tornadoes and severe weather events

The State of Missouri has been experiencing severe weather events, including significant tornadoes throughout the state.

The tornadoes and severe storms experienced in and around numerous Missouri counties on and after May 22, 2019 are likely to produce disruptions in the ability of policyholders to seek insurance services and in the ability of insurers to provide such services. These disruptions may affect the ability of insurers to timely respond to insurance needs and of insureds to make timely premium payments on their insurance policies. Other insurance services that may suffer disruptions relate to notification of cancellations, non-renewals, reinstatements and claims adjudication.

The Department is issuing this bulletin to assist individuals and entities regulated by the Department in effectuating the provision of insurance related services during this emergency in the impacted counties. This bulletin is directed to the following entities: public adjusters and all insurers, including, but not limited to, health maintenance organizations, health service corporations, utilization review agents, health and accident insurers, long-term care carriers, third party administrators, discount medical plan organizations, property and casualty insurers, surplus lines insurers, county, town and farmer's mutual property insurance companies, and any and all other entities doing business in Missouri who are regulated by the Department regarding any and all types of insurance, including homeowners insurance, life insurance, health and accident insurance, limited benefit insurance, individual and group disability insurance, Medicare Supplement insurance, property and casualty insurance, HMO policies, discount medical plans, excess loss insurance, stop loss insurance, long-term care insurance, personal property insurance, commercial liability insurance, general liability insurance, workers' compensation insurance, fire and extended coverage insurance, title insurance, marine and transportation insurance, credit life insurance, medical supplement insurance, credit property and casualty insurance, annuity insurance, professional and medical malpractice insurance, and any and all other insurance-related entities regulated by the Department.

The Director strongly encourages those entities listed above to voluntarily adhere to the practices listed below during the time period that this bulletin is in effect.

1. Coverage for insureds impacted by the tornadoes and severe weather to continue under all insurance policies in effect proceeding the severe storms occurring on and after May 22, 2019 and to remain in effect until such time as this bulletin is rescinded.

Insurers are asked not to cancel, non-renew or terminate coverage during this period of emergency for impacted consumers. The Department requests insurers consider providing a grace period during which their insureds can take actions necessary to keep their policies in force. However, the Department is not requesting insurers waive any premiums or other consideration owed on any policy or contract during this period of time. The Department anticipates that a failure to pay premiums or remit consideration may subject the policy to a retroactive cancellation, in accordance with the policy terms. Insurers may implement this request in a variety of ways, based upon their system constraints, such as delineating impacted areas by zip code, county or other geographic territory so that they may best assist impacted insureds. The list of counties provided in this Bulletin should not be construed as the Department requesting that an insurer continue coverage for an insured who is otherwise unaffected by any mail disruptions.

Additionally, nothing in this bulletin should be construed as the Department requesting any insurer to refrain from terminating coverage on the basis of fraud on the part of an insured.

2. Insureds in the impacted counties may request and obtain a copy of any of their insurance policies free of charge.
3. Extending the full limit of personal property (contents) coverage to property stored off premises, and providing impacted policyholders a reasonable amount of time to complete repairs necessary to make the insured premises habitable and secure before returning the property to its usual location.

With regards to property coverage, there are limitations of coverage for personal property (contents) removed from the insureds premises. These same policies also exclude coverage for neglect of property and may additionally have provisions that require the preservation of property. To avoid penalizing policyholders facing disaster conditions who take measures to protect and secure their property, insurers are asked to extend full limit of personal property coverage to property stored off premises. If an insurer extends coverage in this manner, such extension of coverage may be in accordance with all other applicable policy provisions. It would be the policyholder's responsibility to store property in a safe and secure location and to comply with their other obligations under the policy.

4. When prescription drug coverage exists for insureds from the impacted counties, the Department is encouraging health insurers to allow insureds to obtain refills of their prescriptions, even if the prescription was recently filled. Insureds may not have access to their prescription medications as a result of storm damage. Insurers are asked to work with their policyholders to provide coverage for replacement medications.
5. The Department makes an additional request to all health insurers that provide health insurance with a network component. If such insurers have insureds affected by a tornado (which could be either a circumstance where the insured's primary residence was impacted by or where the insured's ability to access their provider was impacted), and receives out of network care, the health insurer should consider providing coverage to the insured at no greater cost to the insured than if the insured had received care from an in network provider.

To assist insurers with questions as to the potential impacted areas within the State, attached to this Bulletin is an Appendix which lists the Missouri Counties impacted throughout the State. The Appendix is provided for informational purposes only and should not be viewed as an all-inclusive list. The Department will update that county listing in the unfortunate event additional severe weather or tornadic events occur.

This bulletin is effective until September 30, 2019, unless extended by the Director.

Insurers with questions regarding this Bulletin or needing other assistance may contact Angela Nelson, Director of the Division of Market Regulation at 573-522-9869.

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Appendix: Missouri Counties

The following is an alphabetical list of Missouri counties impacted as of May 29, 2019.

This list is being provided for informational purposes only to assist insurers in identifying potentially impacted Missouri insurance consumers.

Barton County, Missouri (5/29/2019)

Clay County, Missouri (5/29/2019)

Cole County, Missouri (5/29/2019)

Jasper County, Missouri (5/29/2019)

Miller County, Missouri (5/29/2019)