

Extended Coverage

- What states are impacted?
 - Currently, coverage is being extended to impacted policyholders in Florida and Louisiana.
- What if we have placed the risk elsewhere? Do we need to cancel the extension?
 - Yes, please send a Signed Accord form stating the date of cancellation, this will ensure the policy is correctly noted, the request cancellation notice is mailed and if needed any unearned premium is disbursed.
- What if I don't send in the cancellation?
 - The policy will cancel for non-payment of premium and may cause a lapse in coverage for the customer
- How can I locate my renewal documents?
 - There will not be "Renewal "documents issued. The Agent of Record and Policyholder will receive policy extension documents including a cover letter explanation, invoicing for coverage extension, and a non-renewal notice with a non-renewal date past their renewal date. 3rd parties will either receive an invoice and/or non-renewal/ mid-term cancellation notices. Invoices are sent based on who is listed as the payor. The policy systems are still available to search for previous policy documents.
- How can mortgagees request missing or new information?
 - The Agent/ Mortgagee can contact the CEC and request information.
- Where can agents get a dec page for extended coverage policies?
 - There will not be a new dec page. Coverage is extended past the renewal using policy rates, terms, and conditions of the present renewal term. On the invoice and non-renewal/mid-term cancellation notice, it states the dates of coverage extension if their premium installments are paid in full by the due date(s).
- Will reinstatements be allowed?
 - We will not be making exceptions for reinstatements.
 - Policies that cancel for non-payment of premium will not be reinstated, except for mortgage billed policies as provided by Florida state statute. The policy will still cancel as indicated in the initial non-renewal/mid-term notice.
- Can we make Endorsements on extended coverage policies?
 - Unlike a standard 12-month policy term, endorsements are not available. Since we are extending the prior term premium, those corresponding coverage selections must remain in effect. Non-Premium endorsements such as named insured, mailing address, and mortgage address can be corrected. We recommend if the policies are not accurate contact the CEC for copies of the documents mailed via email. We can send paper copies, but this process is not instantaneous due to the manual process.
- What happens to a policy that is already expired, and the insured does not pay for the extension? Does the policy get canceled all the way back to its expiration date?
 - The invoice advised the nonpayment date, it will either be 11/29/2022 or their renewal date (whichever is after the emergency order).

Communication

- Why can't I see the extensions electronically?
 - This is a manual process, and the documents were created manually. They will be sent to the Agent of Record, Policyholder, and 3rd Party.
- How will we know if the insured or mortgage company received the letter and paid it?
 - Payment Confirmation will be sent once the payments have been applied through a manual process.
- Current options to make a payment?
 - There are 2 ways the payment can be made. Mortgage billed or Invoice paid by check or money order.
- What do I provide to the policyholder if they can't get insurance until we provide them a cancellation notice and they have a claim currently open?
 - If they are participating in the extended coverage program once full payment has been made, we can supply them with a Letter of Experience. If they wish to cancel the extended coverage, we will need a signed cancellation accord form to cancel the policy. Once received and the cancellation is processed, we will issue a cancellation document and if needed we can supply a Letter of Experience.

Future Extension Mailings

- When will the remaining policy extensions be mailed?
 - The remaining policy extensions will be mailed within the next 2 weeks. These are policies that have had a Hurricane Ian/Nicole claim or an open/reopened prior Hurricane Claim.
- What happens to policies after May 31st?
 - The Department of Insurance has approved an Orderly Runoff off of all personal lines of business. Policyholders will need to find coverage with another carrier.
- Can I get a letter of experience?
 - Letters of experience are available for policies with extended coverage that are paid in full.

Commissions

- Will I be paid commissions for these extensions?
 - Yes, we will be paying commission for the extended coverage all on subsequent extended coverage transactions.
- How will I be paid?
 - We believe by check, however that is to be determined
- Will I receive a statement?
 - Yes, a statement will be mailed

Policies with Claims

- How are policies with Ian and Nicole claims being handled?
 - In accordance with the Florida Emergency Order, insureds with Hurricane Ian or Hurricane Nicole claims will have their policy term extended.

- Insureds with policies that were previously non-renewed and filed subsequent Hurricane Ian or Hurricane Nicole claims will have their policies reinstated, and policy term extended, according to the requirements within the Florida Emergency Order.
- What happens to these claims after May 31st?
 - Claims reported under active policies at the time of loss will continue to be properly adjusted in accordance with the policy.
- What happens if my client has a claim not related to Ian or Nicole that is still open?
 - Claims reported under active policies at the time of loss will continue to be properly adjusted in accordance with the policy.

General

- Agents should add the following wording in the subject lines of their incoming emails with the policy number. This will allow the CEC to sort and prioritize their emails more quickly.
 - Mortgage change request
 - Endorsement Request
 - Refund status
 - Billing inquiry
 - Policy inquiry
- Received a non-renewal and have a question? Send an email to underwriting@upcinsurance.com. Please include customer last name & policy number in the subject line.