Central Reserve Life Insurance Company | American Retirement Life Insurance Company
Loyal American Life Insurance Company | Provident American Life & Health Insurance Company

Administering Medicare Supplement and Supplemental Health business for:
United Teacher Associates Insurance Company | Continental General Insurance Company

The states of Connecticut, New Jersey and North Carolina have been impacted by Hurricane Sandy which made landfall on October 29, 2012. We understand the hardship that families are experiencing because of the hurricane. We recognize that it may be difficult for our policyholders to meet the timelines for claim submissions and premium payments as set forth in the policy language. Our number one priority is to ensure that we assist our policyholders during this catastrophe by relieving them of any burden or concerns they may experience in regards to their policies or claims. We want to ensure that our policyholders do not lose important insurance coverage. Effective immediately, as a result of the hurricane and pursuant to the guidelines recently posted by the Connecticut Department of Insurance, New Jersey Department of Insurance and the North Carolina Department of Insurance in the affected counties, we are implementing the following measures to safeguard the affected policyholders:

Cancellations and Non-renewals for Disaster Victims or Evacuees: We will work with policyholders in the collection of premiums, including premium payment plans. Please contact the Client Services Division, at (866)459-4272 if you need an extended grace period for the payment of any premium due.

For policyholders paying via bank draft, we will continue to accept premium payments unless the policyholder instructs otherwise.

Time limit Requirements: We are granting 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 the submission of a claim or proof of loss, reporting of information, submission of bills, or payment of funds. Such extension shall 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 us, or longer if deemed reasonable given the policyholders individual circumstances. We will continue to mail claims payments to the affected areas.

Rating or Underwriting Rules: We will consider exceptions to policy or contract requirements, or to other rating or underwriting rules not otherwise listed herein, 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 service from a network provider.

For Producers (in designated counties)
We will continue to mail the commissions checks unless instructed otherwise. Commissions paid via EFT will continue as scheduled.

Affected Counties and State Websites
Many counties in Connecticut, New Jersey and North Carolina have been designated as disaster areas. For more information regarding the disaster declaration in Connecticut, please visit www.ct.gov/cid; for New Jersey, please visit www.nj.com; and for North Carolina, please visit www.ncdoi.com.

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