

**PROGRAM DIVISION
BULLETIN**

2004-28

September 1, 2004

**IMPORTANT NOTICE REGARDING PROPERTY INSURANCE IN
THE STATE OF FLORIDA**

The Florida Director of Insurance Regulation has issued Emergency Regulation 69OER04-05 – Limitations on Cancellations and Non-Renewals - for insurers with Policyholders affected by Hurricane Charley. A copy of the text of the Emergency Regulation is attached to this Bulletin, as well as a listing of the zip codes which are affected; please note the following highlights:

- Only insurance policies in the following counties are affected by this Regulation: Brevard, Charlotte, DeSoto, Hardee, Lake, Lee, Orange, Osceola, Polk, Sarasota, Seminole and Volusia counties (as noted by the corresponding zip codes in the attachment);
- A request for cancellation by the INSURED will supercede any and all of the requirements set out in this Notice, and will be honored by the insurer;
- Cancellation or Non-renewal Notices issued **prior to August 1, 2004**, shall not be considered effective any sooner than October 15, 2004. Thus, the existing policy coverage will remain in effect until October 15, 2004 and pro-rata premium charged;

-continued-

© 2000 American International Group, Inc.
The material contained herein is proprietary to the member companies of American International Group, Inc. and is intended for use only by Program Administrators. Unauthorized disclosure, dissemination, copying, or other use of this material without the expressed written permission of AIG is strictly prohibited.

LEXINGTON INSURANCE COMPANY

PROGRAM DIVISION

100 Summer Street/19th Floor, Boston, MA 02110
phone 617-330-1100 / fax 617-330-8595

- Cancellation or Non-renewal Notices **issued between August 1 and August 10, 2004** must be withdrawn; these Notices must be reissued on or after October 15, 2004 (and, thus, would take effect no sooner than December 1, 2004). Policies must be extended to allow time for proper legal notices;
- No new Notices for Cancellation or Non-renewal of insurance policies, **for any reason**, in the affected counties, can be issued until October 15, 2004 (and, again, will take effect on December 1, 2004).

We have prepared Policyholder Notices for those policies which may be affected; "FL Notice #1" can be used for policies which had Cancellation/Non-renewal Notices sent prior to August, 1, 2004; "FL Notice #2" can be used for policies which had Cancellation/Non-renewal notices subsequent to August, 1, 2004.

Thank you for your cooperation. If you have any questions regarding this notice, please contact your Program Manager.

Attachments:

The Emergency Regulation and the affected zip codes:



"Hurricane Charley
Emergency Rule.pdf"



"ZIP CODES FOR
FLORIDA-Hurricane C"

The policyholder notices



"FL Notice 1.pdf"



"FL Notice 2.pdf"