

**PROGRAM DIVISION
BULLETIN**

2004-35

September 23, 2004

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

The Florida Director of Insurance Regulation has issued an amended Emergency Regulation, 78059-04-CO, for insurers with policyholders affected by the recent hurricanes and storms. Please note the following important highlights:

- The amended emergency order does NOT apply to NEW BUSINESS POLICIES issued on or after September 7, 2004;
- The amended emergency order now applies to all policies in the ENTIRE STATE of Florida (the order had previously applied only to certain counties);
- The amended emergency order also applies to SURPLUS LINES insurance policies;
- 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;

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LEXINGTON INSURANCE COMPANY

PROGRAM DIVISION

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- For personal or commercial residential policies (property and/or liability), no notice of cancellation or nonrenewal can be issued from September 1, 2004 through and including November 30, 2004, unless at the request of the insured; For all other types of policies, no notice of cancellation or nonrenewal can be issued from September 1, 2004 through and including October 15, 2004, unless at the request of the insured;
- Notices for cancellation or nonrenewal that were issued prior to September 1, 2004, and were to have taken effect between September 1, 2004 and October 15, 2004 (or November 30, 2004, for personal or commercial residential policies), do not need to be rescinded, however, the insured must be informed that coverage is extended through October 15, 2004 (or November 30, 2004, for personal or commercial residential policies) and the appropriate pro-rata premium must be charged;

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