




# Illinois Department of Insurance

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**JB PRITZKER**  
Governor

**ROBERT H. MURIEL**  
Director

**TO:** ALL COMPANIES AND OTHER ENTITIES LICENSED TO TRANSACT INSURANCE BUSINESS IN THE STATE OF ILLINOIS WHO ISSUE OR DELIVER POLICIES FOR PRENEED FUNERAL CONTRACTS OR PREARRANGEMENTS TO ILLINOIS RESIDENTS FOR PAYMENT OF BURIAL, FUNERAL, CREATION, OR OTHER DISPOSITION OF REMAINS.

**FROM:** Robert H. Muriel, Director 

**DATE:** April 3, 2020

**RE:** **Company Bulletin #2020-08**  
Use of temporary death certificates as due proof of death in policies covering preneed funeral contracts and prearrangements

On March 9, 2020, Governor JB Pritzker proclaimed a statewide disaster due to the Coronavirus Disease 2019 (COVID-19) outbreak within the State of Illinois, and again on April 1, 2020 declared a statewide disaster in response to the exponential spread of COVID-19 (the “Gubernatorial Disaster Proclamations”). On March 20, 2020, the Governor issued Executive Order 2020-10 ordering Illinois residents to stay at home unless otherwise permitted under the order and that all non-essential business and operations within the State cease for the remainder of the Gubernatorial Disaster Proclamations. On April 1, 2020, the Governor issued Executive Order 2020-18 continuing and extending Executive Order 2020-10 in its entirety for the duration of the Gubernatorial Disaster Proclamations.

In an effort to reduce the delay of payments related to the costs of burial, funeral, cremation, or other disposition, and attendant delay in the final disposition of remains, the Illinois Department of Insurance asks of all insurance companies doing business in Illinois, with all due diligence, to:

- (1) consider accepting temporary death certificates as due proof of death or other lawful evidence providing equivalent information, and proof of the claimant’s interest in the proceeds, to make such policy payment when a death has occurred in Illinois and the insurance company has issued a policy for preneed funeral contracts or prearrangements whether the death is related to COVID-19 or not; and
- (2) call the local county coroner or Cook County Medical Examiner to confirm that the cause of death was not homicide or suicide.

It is our sincere hope that all insurers in this State will continue to assist and provide reasonable accommodations to Illinois residents during this period.

If you have any questions or concerns regarding implementation of the suggestions described herein, please contact the Department of Insurance’s Life Complaint Unit’s main number at 217-557-6955 or via email at [DOI.InfoDesk@illinois.gov](mailto:DOI.InfoDesk@illinois.gov).

**Springfield Office**  
320 W. Washington Street  
Springfield, Illinois 62767  
(217) 782-4515

**Chicago Office**  
122 S. Michigan Ave., 19<sup>th</sup> Floor  
Chicago, Illinois 60603  
(312) 814-2420