



Illinois Department of Insurance

JB PRITZKER
Governor

DANA POPISH SEVERINGHAUS
Director

MEMORANDUM

TO: All Companies Writing Private Passenger and Commercial Automobile Insurance in Illinois

FROM: Dana Popish Severinghaus, Director *dps*

Date: June 13, 2022

RE: Company Bulletin 2022-11

It has come to the Illinois Department of Insurance's attention that some companies are offering rental reimbursement coverage which limits claim payments to collision losses only. The Department considers this limitation on the cause of loss unreasonable. To ensure compliance with 215 ILCS 5/143(2), the Department expects that rental reimbursement coverage be afforded to both comprehensive *AND* collision losses if those underlying coverages are present on the policy. Limitation to just one cause of loss falls under *...conditions that will unreasonably or deceptively affect the risks that are purported to be assumed by the policy...* in accordance with 215 ILCS 5/143(2).

If policy forms issued by your company contain this coverage limitation, a filing removing this restriction should be submitted to the Department via SERFF at your first opportunity, but no later than October 1, 2022.

Please direct questions regarding this Bulletin to Deputy Director of Property & Casualty Product Lines Julie Rachford at julie.rachford@illinois.gov.