

Access Home Insurance Company in Liquidation

Frequently Asked Questions (FAQ)

As of March 23, 2022

On November 10, 2021, Access Home Insurance Company (AHIC) was placed in Receivership by the 19th Judicial District Court. Billy Bostick has been appointed as Receiver for the estate and Arlene D. Knighten has been appointed Deputy Receiver.

On January 13, 2022, the company was placed in Liquidation.

On December 28, 2021, SafePoint Insurance Company assumed all Louisiana and Texas policies of Access Home Insurance Company. This transaction was retroactively effective December 1, 2021. As of February 13, 2022, all South Carolina policies are cancelled.

SafePoint will be responsible for all policy administration services for any Louisiana and Texas policies in effect as of December 1, 2021, and forward.

Any covered claims on Access Home policies in Louisiana which occurred prior to December 1, 2021, will be administered by the Louisiana Insurance Guaranty Association (LIGA). LIGA is adjusting and will make payments on valid claims as soon as possible. LIGA has put personnel in place to accomplish this task. The Louisiana Insurance Guaranty Association is reviewing, assessing, and paying all valid claims and they can be reached at (225) 277-7151 or via email at LIGA@legionclaims.com.

Any covered losses which occurred prior to December 1, 2021 in Texas will be administered by the Texas Property and Casualty Insurance Guaranty Association and they can be reached at 800-856-0298.

Any covered losses which occurred in South Carolina on any date prior to February 13, 2022 and remain unpaid will be administered by the South Carolina Property and Casualty Insurance Guaranty Association. The South Carolina Guaranty Association can be reached at 803-744-4302.

Any Louisiana and Texas policy claims (both return premium and property claims) which occurred on or after December 1, 2021, will be administered by SafePoint Insurance Company. SafePoint Claims contact number is 1-855-243-9740

Frequently Asked Questions:

1. Is AHIC still in business?

No. The Company has been placed in liquidation. AHIC is no longer writing or renewing policies, however SafePoint has assumed AHIC policies in Louisiana and Texas and if you continue paying premium when due, then you still have insurance coverage through SafePoint. If you were a South Carolina insured you no longer have

any coverage through AHIC or SafePoint and must contact your agent to procure coverage.

2. What action do I need to take?

If you are Louisiana or Texas policyholder, you do not need to take any action to facilitate moving your policy. You will receive a renewal notice from SafePoint 30 – 60 days in advance of your renewal date. Your renewal will include an invoice so if you pay the policy yourself, simply make the payment. If your mortgage company pays your premium for you, then the mortgage company will pay SafePoint. You must notify your mortgage company and provide them with SafePoint's information on where to mail the premium for your policy. The mailing information is provided in Number 14 below. If you have a South Carolina policy, you must secure a new insurance policy with a South Carolina approved company.

3. What should I do if I have a claim?

As part of the agreement to assume the policies, SafePoint is responsible for all Louisiana and Texas claims with a date of loss on or after December 1, 2021. If you have a Louisiana or Texas policy and your claim has a date of loss on or after December 1, 2021, please contact SafePoint directly at 855-252-4615 (855-CLAIM15). If your claim has a date of loss before December 1, 2021, please contact the Louisiana Insurance Guaranty Association at 1-225-277-7151 or the Texas Property and Casualty Insurance Guaranty Association at the number below.

If your claim occurred in South Carolina, you should contact the South Carolina Guaranty Association via their website at www.scguaranty.com or use their contact information below:

Policy Claims:

Randy Mason, Randy@SCwind.com 803-744-4302

Unearned Premium Claims

Brad Woodward, Brad@SCwind.com 803-744-4320

If your claim occurred in Texas, you should call the Texas Property and Casualty Guaranty Association at 800-856-0298.

4. Who do I call for problems with my claims?

If you have a problem with a claim, call the appropriate number applicable to your claim in the information provided in Number 3 above.

5. I received a check from Access Home Insurance Company can I cash it?

No. Any claims checks received directly from Access Home will have to be reissued by LIGA. Please call (225) 277-7151.

6. My claim was adjusted but I have not received my check.

The Receiver, the Insurance Guaranty Associations in Louisiana, Texas and South Carolina are working together to review the adjusted claims and get the checks in the hands of policyholders as soon as they can. You will be notified if additional information is needed.

7. I do not agree with my adjuster and want someone to look at my claim.

If you do not agree with the adjusted value of your claim, call the appropriate number in the information provided in Number 3 above.

8. I need to get my claim adjusted. No adjuster has been to my home, or the adjuster did not complete the adjustment of my claim.

If you need to have your claim adjusted call the appropriate number in the information provided in Number 3 above.

9. How long will all this take?

Regretfully we are unable to put a definitive time estimate on when the Guaranty Associations will be able to process your claim. The guaranty associations and the Receiver will be doing all they can to ensure that claims are adjusted fairly and quickly.

10. What is the status of my policy?

If you are a Louisiana or Texas policyholder, your policy has been transferred to Safepoint Insurance Company.

If you are a South Carolina policyholder your policy has been cancelled effective February 13, 2022, and you must find a new insurance carrier licensed to do business in South Carolina.

11. Who do I contact if I receive a cancellation notice or a non-renewal notice?

You should contact SafePoint at 1-855-243-9740.

12. Do I have to continue to pay my premiums?

For your policy to remain in force, you must continue to pay your premium to SafePoint when due. If you do not pay your premium, your policy will be cancelled.

13. Will I be notified if I must get a new insurance policy?

You will be notified if your policy is to be cancelled or if it will be renewed by SafePoint.

14. Where should I send my premiums?

All Louisiana and Texas Policyholders should send their premiums to:

SafePoint Insurance Company

PO Box 290119,

Tampa, FL 33687

Payment by Credit Card:

1-855-243-9740

15. What if my mortgage company pays my policy?

A copy of your policy will be sent by SafePoint to the mortgage company.

16. Can I cancel my policy?

Yes, you may cancel your policy, but you should make sure that you have other insurance coverage prior to doing so.

17. If I cancel my policy, will I get a refund of my premium?

Yes, you will get a refund of unearned premium that was previously collected.

18. How do I get a copy of my policy or my dec page?

Contact Safepoint Customer Service at 1-855-243-9740.

SAFEPOINT INFORMATION

Customer Service:

1-855-243-9740

Claims Assistance:

1-855-243-9740

Email Requests:

UWLA-Help@safepointins.com

Payments Address:

SafePoint,

PO Box 290119,

Tampa, FL 33687

Payment by Credit Card:

1-855-243-9740

LOUISIANA INSURANCE GUARANTY ASSOCIATION

225-277-7151

LIGA@legionclaims.com

TEXAS PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCIATION

800-856-0298.

SOUTH CAROLINA GUARANTY ASSOCIATION

Policy Claims:

Randy Mason, Randy@SCwind.com 803-744-4302

Return Premium Claims

Brad Woodward, Brad@SCwind.com 803-744-4320

PRODUCER/AGENT COMMISSIONS:

Commissions on policies with renewal dates February 28 and prior will be paid by the Receiver of Access Home.

Safepoint will be paying commissions on policies with a renewal date after February 28.

POLICYHOLDER PROOF OF CLAIM FORM

Policyholder **SHOULD NOT** file a proof of claim form. Your valid claims will be paid without a proof of claim being filed.

VENDORS/CREDITORS

Vendors and other general creditors of Access Home will receive a proof of claim form to be filed with Receiver for money that creditors believe they are owed by Access Home. The Receiver will provide instructions on completion of the proof of claim form and then will evaluate proof of claims submitted to determine if the creditor should be paid. It is not now anticipated that there will be sufficient funds to pay vendor and non-policyholder claims. If you have not received a proof of claim, you can download one from this website <http://lemicins.com/AccessHomeWebsite/>