

## Frequently Asked Questions

On January 14, 2022, Americas Insurance Company (AIC) was placed into Receivership by the 19<sup>th</sup> Judicial District Court. Billy Bostick has been appointed as Receiver for the Estate of AIC.

On June 23, 2022, AIC was placed in Liquidation.

SafePoint Insurance Company assumed all AIC policies effective February 1, 2022. SafePoint will be responsible for losses occurring on any Louisiana policies in effect beginning February 1, 2022.

Any covered claims on AIC policies which occurred prior to February 1, 2022, 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 personnel in place to accomplish this task. LIGA is reviewing and assessing all claims and they can be reached at (225) 277-7151 or via email at [AmericasLIGA@legionclaims.com](mailto:AmericasLIGA@legionclaims.com).

### Frequently Asked Questions:

#### 1. Is AIC still in business?

No. The Company has been placed in liquidation. Americas is no longer writing policies, however SafePoint has assumed Americas Louisiana homeowners policies and if you continue paying premium when due, then you still have insurance coverage through SafePoint.

#### 2. What action do I need to take?

You do not need to take any action to facilitate moving your policy. You will receive a renewal notice 30 – 60 days in advance of your renewal date. Your renewal will include an invoice with directions on payment. 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 on your behalf. You **MUST** continue to pay your premiums to keep your policy in force. Failure to pay your premium will result in cancellation of your policy.

#### 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 homeowners claims with a date of loss on or after February 1, 2022. If your claim has a date of loss on or after February 1, 2022, please contact **SafePoint** directly at **1-855-252-4615 (855-CLAIM15)**. If your claim has a date of loss before February 1, 2022, please contact **LIGA** at **1-225-277-7151**. If your claim is in any state other than Louisiana, contact the Receiver at 225-201-0107.

#### **4. Who do I call for problems with my claim?**

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 previously received a check from AIC for my homeowner's claim, can I cash it?**

Yes. LIGA and the Receiver are working to ensure claims are paid as soon as possible. The Receiver is not immediately closing the claims accounts or bouncing claim checks. However, after a short transition period the accounts will be closed, and all outstanding checks will be voided. You will then have to contact LIGA for re-issuance or further claim handling.

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

LIGA will review all adjusted claims and get the checks in the hands of policyholders as soon as possible. You will be notified if additional information about your claim is needed.

#### **7. I do not agree with my adjuster and want someone to take another 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 and no adjuster has yet 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 limit on when LIGA will get to your claim. LIGA 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?**

Unless you have secured coverage elsewhere, your policy has been transferred to Safepoint Insurance Company if it is a Louisiana homeowners policy. If you have a policy in any other state, your policy has been cancelled effective 12:01 a.m. on July 23, 2022.

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

You should contact Customer Service at **1-877-833-4163**.

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

If you have a Louisiana homeowners policy, in order for your policy to remain in force, you must continue to pay your premium when due. If you do not pay your premium, your policy will be cancelled by SafePoint.

**13. Will I be notified if I have to get a new insurance policy?**

If you are a Louisiana homeowner, you will be notified if your policy is to be cancelled or if it will be renewed by SafePoint. If you are a policyholder in any state other than Louisiana, you no longer have any insurance coverage with AIC.

**14. Where should I send my premiums?**

Your invoice will provide you with the appropriate payment details.

**15. What if my mortgage company pays my policy?**

A copy of your invoice will be sent 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 to ensure there is no lapse in coverage.

**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?**

You should contact Customer Service at **1-877-833-4163**.

**Contact Information:**

<b>Safepoint Information</b>	
Claims Assistance:	1-855-243-9740
Email Requests:	UWLA-Help@safepointins.com

<b>Louisiana Insurance Guaranty Association (LIGA)</b>	
Phone:	1-225-277-7151
Email:	<a href="mailto:AmericasLIGA@legionclaims.com">AmericasLIGA@legionclaims.com</a>

**Additional Information:**

**Producer/Agent Commissions:**

Commissions will be paid by the Receiver of Americas.

Safepoint will take over the payment of commissions on policies once the data transfer is finalized.

**Vendors/Creditors:**

Vendors and other general creditors of Americas will need to complete a Proof of Claim Form with the Receiver for money that creditors believe they are owed by Americas. The Receiver will evaluate Proof of Claims submitted to determine if the creditor should be paid. Forms can be completed at <https://www.americas-insurance.com/>.