



State of Connecticut

Insurance Department

THOMAS R. SULLIVAN
COMMISSIONER

OFFICIAL NEWS RELEASE

FOR IMMEDIATE RELEASE
September 28, 2009

CONTACT: Dawn McDaniel
(860) 297-3958
dawn.mcdaniel@ct.gov

MILITARY PERSONNEL SHOULD REVIEW INSURANCE OPTIONS

Insurance Commissioner Thomas R. Sullivan Urges Service Personnel to Ensure
They, Their Families Maintain the Right Coverage for Any Posting

Hartford — Whether military personnel are preparing to deploy, or returning from recent deployments to Iraq and Afghanistan, they should review their insurance coverage to make certain that they and their families stay protected no matter where they are, according to the Connecticut Insurance Department and the National Association of Insurance Commissioners (NAIC).

“Our military personnel face a unique situation when it comes to insurance,” explained Commissioner Sullivan, “By staying on top of their insurance options, military personnel can make sure that they have the right coverage for any situation, whether they are overseas, in training, or here at home.”

Reflecting the special circumstances military personnel must take into account when shopping for insurance, the NAIC tailored a section of its award-winning consumer education Web site, www.InsureUonline.org, to address these insurance questions. The site provides insurance tips and special considerations on the four basic types of insurance: auto, home, health, and life.

Detailed, comprehensive insurance information specifically for the military can be found in the [Military Information Booklet](#) published by the Connecticut Insurance Department, or at http://www.insureuonline.org/course_military.htm.

Special Insurance Considerations for Military

While broad insurance information can be found on the [Connecticut Insurance Department](#) Web site, including the [Military Information Booklet](#), Commissioner Sullivan and the NAIC offer the following sample of tips for those in the armed services to help with selecting their insurance coverage.

Auto Insurance

- If you will be deployed for an extended period of time and no one will be driving your vehicle, you may be able to suspend some of your auto insurance coverage to save on premium payments. For more information, go to the [Connecticut Insurance Department Web site \(www.ct.gov/cid\)](#) or review the Department of Motor Vehicles [Information for Military Personnel](#) web page.

- If you want to suspend auto coverage, contact your agent for details and policy limitations. You may want to ask whether the following types of coverage can be suspended while you are deployed: liability, collision, uninsured/underinsured motorist, medical payments, and personal injury protection (PIP).
- The Department of Motor Vehicles offers additional information regarding [Requirements for Auto Insurance](#) and [Information for Military Personnel](#).

Homeowners Insurance

- Many homeowners policies have a “vacancy clause” that may be activated if you are deployed for an extended period of time and your family has moved to a new location. Such policies might not pay claims if your house is vacant for 60 days or more. Consult your insurance company to learn how it defines “vacancy” and whether the claims for a vacant house will be paid.
- To avoid future disputes, review your policy with your agent before you leave for military duty. Also, make sure your policy limits are sufficient to cover your home and your personal property at today’s costs. Consider increasing your coverage if you have made additions or improvements to your property.

Health Insurance

- Many reservists and National Guard members have health coverage for themselves and their families through an employer-sponsored health plan. Some may wish to continue that coverage, particularly for their dependents, during their active duty period. Some may consider health plans offered by their spouse’s employer. Talk with your benefits administrator to learn what will happen with your health coverage when called to active duty.
- If you are on active duty for more than 30 days, you and your dependents should be covered by military health care. Dependents have medical and dental services provided through uniformed services facilities subject to availability and are eligible for health benefits from civilian sources through the federally funded TRICARE program, the triple option benefit plan available for military families, formerly known as CHAMPUS (Civilian Health and Medical Program of the Uniformed Services).
- Your right to continue health coverage under an employment-based group health plan is covered by federal laws. The Consolidated Omnibus Budget Reconciliation Act (COBRA) provides health coverage continuation rights to employees and their families after an event such as reduction in employment hours. The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) is intended to minimize the disadvantages that occur when a person needs to be absent from civilian employment to serve in the uniformed services. Both COBRA and USERRA generally allow individuals called for active duty to continue coverage for themselves and their dependents under an employment-based group health plan for up to 18 months (COBRA) or 24 months (USERRA).

Life Insurance

- Anyone who sells life insurance at military installations is required to obtain permission from the Department of Defense to be an authorized solicitor. When dealing with an agent, ask to see permits and licenses to be sure you are dealing with a legitimate agent.
- Currently, many private insurance carriers do not offer coverage for Acts of War. Military personnel are provided some death benefits, but may purchase a limited amount of additional coverage through the Servicemembers' Group Life Insurance (SGLI), a low-cost group life insurance program that includes benefits for death resulting from Acts of War. Be sure you understand the benefits paid by the policy if you were to die in a war zone or were to be killed through an act of war. If you purchase an individual military-focused policy, check with your agent to make sure it does not duplicate coverage for your family that could be obtained elsewhere.
- Service members can contact their Flight, Payroll, or Finance Office for further details on premium payment and refund issues. Service members and their beneficiaries should contact the Office of Servicemembers' Group Life Insurance (OSGLI) for pending claims.

More Information

Get smart about your insurance needs. For more information about auto, home, life and health insurance options — as well as tips for choosing the coverage that is right for military personnel — contact the [Connecticut Insurance Department](#):

- www.ct.gov/cid
- toll free: 800-203-3447
- direct: 860-297-3800

Consumers should also visit www.InsureUonline.org or take the military insurance quiz at www.insureuonline.org/quiz_military.htm

ABOUT THE CONNECTICUT INSURANCE DEPARTMENT

The mission of the [Connecticut Insurance Department](#) is to serve consumers in a professional and timely manner by providing assistance and information to the public and to policy makers, by regulating the insurance industry in a fair and efficient manner which promotes a competitive and financially sound insurance market for consumers, and by enforcing the insurance laws to ensure that consumers are treated fairly and are protected from unfair practices. For more information, visit the Connecticut Insurance Department at www.ct.gov/cid.

About the NAIC

Formed in 1871, the National Association of Insurance Commissioners (NAIC) is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia, and five U.S. territories. The NAIC has three offices: Executive Office, Washington, D.C.; Central Office, Kansas City, Mo.; and Securities Valuation Office, New York City. The NAIC serves the needs of consumers and the industry, with an overriding objective of supporting state insurance regulators as they protect consumers and maintain the financial stability of the insurance marketplace. For more information, visit www.naic.org.