**Policyholder Notice**

If you are an individual insured or insured small business with 100 employees or less, which are independently owned and operated, and resident in New York (“small business”), you may be entitled to defer your premium payments without penalty.

Pursuant to New York Executive Order 202.13 and New York Department of Financial Services Regulation 216 (11 NYCRR 229), New York residents and small businesses are entitled to a 60-day grace period (from April 1, 2020 until June 1, 2020) from cancellation, conditional renewal or non-renewal of their insurance policies upon demonstration of financial hardship suffered as a result of the COVID-19 pandemic. Any such policyholder can defer payment of premium over the course of the following year (that is, starting on June 1, 2020) in 12 equal monthly installments. You will not be subject to any late fees and will not be reported to any credit or debt collection agency during the 60-day grace period or as a result of requesting and qualifying for such a deferment.

[Further, if your policy was cancelled prior to March 29, 2020 due to non-payment of premium as a result of financial hardship caused by the COVID-19 epidemic you may be entitled to continue coverage pursuant to a repayment plan.]

If you believe you qualify for this premium payment deferral or non-cancellation relief, please contact NAME/Your agent/broker at TOLL FREE NUMBER to discuss potential payment options that may be available to you.