



To our Clients and Friends,

A recent Executive Order issued by Governor Cuomo and the New York State Department of Financial Services, extends grace periods and gives other rights under certain property/casualty insurance policies for some small business or individuals who can demonstrate they cannot make a timely premium payment as a result of a financial hardship from the Coronavirus (“COVID-19”) pandemic. These grace periods and rights are temporary and have several restrictions.

### **Eligibility**

This is only available to a “small business” (A “small business” is resident in New York State, is independently owned and operated, and employs 100 or fewer individuals). Only certain types of commercial lines property/casualty insurance policies are covered by these amendments, generally including property, fire, commercial general liability, special multiperil, medical malpractice, workers’ compensation, commercial auto, and commercial umbrella insurance. This DOES NOT apply to excess line commercial lines policyholders.

If you are an individual, generally, personal lines property/casualty insurance policies are covered by these amendments, including auto, homeowners’ and renters’ insurance.

### **Moratorium on Cancellation, Non-Renewal, and Conditional Renewal**

If you are an affected policyholder, there is a moratorium on your insurer cancelling, non-renewing, or conditionally renewing your property/casualty insurance policy for a period of 60 days. If you do not make a timely premium payment and can demonstrate financial hardship as a result of the COVID-19 pandemic, your insurer may not impose any late fees relating to the premium payment, report you to a credit reporting agency or a debt collection agency regarding such premium payment.

### **Catching up on Overdue Insurance Payments**

The regulations also require your insurer to permit you, as an affected policyholder, to pay the overdue premium over a 12-month period if you did not make a timely premium payment due to financial hardship as a result of the COVID-19 pandemic and can still demonstrate financial hardship as a result of the COVID-19 pandemic. This also applies if the insurer sent you a nonpayment cancellation notice prior to March 29, 2020.

### **How to Demonstrate Financial Hardship**

If you, as an affected policyholder, are unable to make a timely premium payment due to financial hardship as a result of the COVID-19 pandemic, **you must submit to your insurer or premium finance agency, as applicable, a statement that you swear or affirm in writing under penalty of perjury that you are experiencing financial hardship as a result of the COVID-19 pandemic**, which the insurer or premium finance agency, as applicable, shall accept as satisfactory proof. Such statement is not required to be notarized.

### **Who Do You Call?**

**Contact your Insurance Carrier directly for efficiency. Remember, this is not a reduction or forgiveness of premium, it is only a deferral in certain hardship situations.** The phone number to your Insurance Carrier is listed below. In any event, you may always contact us.

### **Commercial Lines Billing Numbers**

National General: 877-468-3466

NYCM: 800-234-6926

Progressive: 800-876-5581

Travelers: 866-687-3597

Utica: 800-598-8422

**Personal Lines Billing Numbers**

A-Central: 800-234-6926  
Adirondack: 877-468-3466  
AIG: 866-856-6858  
ASI/Progressive: 866-274-8765  
Assurant Flood: 800-423-4403  
Cabrillo US Coastal: 866-896-7233  
Chubb: 800-682-4822 or 800-682-4822  
Farmers: 800-597-2548 option 2  
Narragansett Bay: 800-343-3375  
National General Flood: 866-535-7417  
National General: 877-468-3466  
New York Central Mutual: 800-234-6926  
NJ Skylands: 888-855-4622  
Personal Umbrella: 800-564-1799  
Plymouth Rock: 888-585-3549

Foremost: 888-888-0080  
Hagerty: 800-747-5348  
Interboro: 877-369-0304  
Kemper: 877-252-7878  
Kingstone: 800-364-7045  
Mapfre: 855-889-0400  
Mercury: 800-503-3724  
MetLife Auto & Home: 800-255-0332  
Mountain Valley: 888-980-7647  
Progressive: 877-776-2436  
RLI: 800-962-7950  
Safeco: 800-332-3226  
Swyfft: 855-479-9338  
Travelers (Boat): 800-952-8699  
Travelers: 866-687-3597  
UPC: 877-369-0304

Wishing everyone the best in these difficult times.

Sincerely,  
Mark D. Derrenberger  
President & CEO  
Insurance Services