

Notice to New Jersey Policyholders:

90-Day Grace Period Extended on Policy Cancellations

In accordance with New Jersey Executive Order 123, the state's 90-day grace period on policy cancellations related to non-payment of policy premium has been extended until January 1, 2022. During the grace period, New Jersey policyholders' insurance policies cannot be cancelled for nonpayment of premium. You are encouraged to make your payments on time if you can.

- **You must contact our Customer Service Team at 800-598-8422 and request a grace period to receive it.**
- Your grace period will be effective on the date of your notice of cancellation.
- If you are experiencing financial hardship due to COVID-19, premium payment delayed under the 90-day grace period can be paid over the remainder of the current policy term or up to 12 equal installments.
- If you do not pay the premiums due at the end of the 90-day grace period *or have not contacted us for a payment plan*, your policy can be cancelled for nonpayment.

During your 90-day grace period:

- Your policy will not be cancelled for non-payment of premium.
- Late fees will be waived.
- Late payments will not be reported to credit reporting agencies.
- Late payments during the 90-day grace period will not be considered in any future premium calculations (i.e., applicable late payments are not counted for any rating, pricing, tiering attributes, etc.).

Please note: The grace period does not absolve you of any obligation relating to your policy.

- You are still required to pay all premiums due on your policy.
- Any premium not paid will become due at the end of the extended 90-day grace period.
- If you are on a monthly installment plan, monthly payments will continue to accrue during this grace period.

Please call our Customer Service Team at 800-598-8422 to request the 90-day grace period and to make alternative payment arrangements.