



## Aegis Security Insurance Company

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Dear Valued New Jersey Policyholder,

In response to the disruption caused by COVID-19, and at the direction of the New Jersey Department of Banking and Insurance, we are providing our policyholders who may be experiencing a financial hardship due to COVID-19 with at least a 90-day grace period to pay insurance premiums so that your insurance policy is not cancelled for nonpayment of premium during this challenging time. You may elect to begin this 90-day emergency grace period retroactively on April 1, 2020 or opt for the grace period to begin on May 1, 2020.

Additionally, we will:

- Waive late payment fees otherwise due, and not report late payments to credit rating agencies, during the 90-day period;
- Allow premiums due but not paid during the 90-day period to be paid over the remainder of the current policy term or up to 12 months in up to 12 equal installments, whichever is longer; and
- Ensure that late payments during the 90-day period are not considered in any future premium calculations at any time.

This grace period is intended to be applied to all installment payments, including renewal down payments, provided that you notify us that you wish to continue coverage.

**Please note** this is not intended to change the terms of the issued policy or be considered a forgiveness of the premium. Rather, it is intended to provide you an extended grace period for the payment of premium due without penalty or interest.

### Questions

If you would like to discuss billing or make alternative payment arrangements, or if you have any questions about the above, please contact us at [\(800\) 233-2160](tel:8002332160).