**POLICYHOLDER NOTICE**

**NO CANCELLATION FOR NONPAYMENT OF PREMIUM**

**DURING COVID-19 HEALTH EMERGENCY**

**No coverage is provided by this notice, nor does it replace any provisions of your policy. If there are any discrepancies between the policy and this notice, the provisions of the policy supersede the content of this notice.**

Coronavirus disease, also known as COVID-19, is a severe respiratory illness caused by a novel coronavirus (Severe Acute Respiratory Syndrome Coronavirus 2 or "SARS-Cov-2"). The Coronavirus / COVID-19 pandemic has caused significant business and economic disruptions. We understand that, in this critical period, some insureds may be unable to timely pay insurance premiums due to financial or physical hardship. If you find yourself in a financially difficult situation as a result of the COVID-19 pandemic, we will work with you to avoid any loss or lapse of coverage under your policy.

**Suspension of Cancellation, Late Fees, and Coverage Reductions**

**Due to Non-Payment of Premium**

**For as long as required, requested, or recommended by the department or division of insurance in the state, district, or territory in which your policy was issued, we will not:**

**1. cancel or nonrenew your policy;**

**2. apply any late fees or penalties; or**

**3. reduce, restrict, or materially modify coverage available under your policy;**

**due to your inability or failure to pay the policy premium when due.**

To discuss your payment options, please contact your agent or call [XXX-XXX-XXXX].