



**EASTEND**  
INSURANCE AGENCY

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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?

**PLEASE CONTACT YOUR INSURANCE COMPANY DIRECTLY.** Remember, this is not a reduction or forgiveness of premium, it is only a deferral in certain hardship situations.

### Commercial Lines Billing Numbers

Amtrust: 877-528-7878  
Attune: 855-530-4650  
Chubb Commercial: 800-372-4822  
Guard: 800-673-2465  
Hartford Commercial: 800-962-6170  
Hartford Disability: 800-454-7020  
Hiscox: 866-283-7545  
Kingstone: 800-364-7045  
Lancer Insurance: 800-782-8902  
Markel: 866-665-4983  
Merchants: 800-462-8182

### Personal Lines Billing Numbers

A Central: 800-234-6926  
AIG: 866-856-6858 Option 3  
American Collectors: 800-543-2644  
Assurant Flood: 800-423-4403 option 3  
Chubb: 800-682-4822 or 800-682-4822  
Farmers: 800-597-2548 option 2  
Foremost Insurance: 800-532-4221  
Guard: 800-673-2465  
Hagerty Insurance: 800-747-5348  
Hartford: 800-771-8557  
Hartford Flood: 800-637-3846  
Interboro: 877-369-0304  
Kingstone: 800-364-7045  
Mapfre: 800-222-2114  
MetLife Auto & Home: 800-255-0332  
MetLife Flood: 866-256-8078  
Merchants: 800-462-8182  
Mercury: 800-503-3724

### Commercial Lines Billing Numbers

National General: 877-468-3466  
NYCM: 800-234-6926  
NYSIF: 877-309-6028  
Philadelphia: 877-438-7459  
Progressive: 877-776-2436  
Shelter Point: 800-365-4999  
Travelers Commercial: 800-252-2268  
US Assure: 800-800-3907  
USLI: 888-523-5545  
Utica National: 800-598-8422  
Utica First: 800-456-4556

### Personal Lines Billing Numbers

Mountain Valley: 888-980-7647  
Narragansett Bay: 800-343-337  
National General: 877-468-3466  
National General Flood: 866-535-7417  
National Flood: 800-638-6620  
New York Central: 800-234-6926  
NYPIUA: 212-208-9700  
Personal Umbrella: 800-564-1799  
Plymouth Rock: 888-585-3549  
Progressive: 877-776-2436  
PURE: 888-813-7873  
RLI: 800-962-7950  
SafeCo: 877-566-6001  
Travelers: 800-842-5075  
Travelers (Boat): 800-952-8699  
UPC: 877-369-0304  
Utica: 800-598-8422  
Wright Flood: 800-820-3242

Wishing everyone the best in these difficult times....

### East End Insurance a division of RMS Insurance Brokerage

Mark D. Derrenberger  
President & CEO