



If you are having financial hardship as a result of the COVID-19 pandemic and are unable to pay premiums that are due, your insurance company can assist you by suspending cancellation for nonpayment and allowing you to pay the premium over a 12-month period. If your premiums are financed, you will be given 60 days (90 days for life insurance) to make your payment before cancellation of the policy is requested by the finance company. You may also be eligible to pay your missed installment payment over a period of 12-months.

This also applies if you are a small business—any business that is resident in this state, is independently owned and operated, and employs 100 or fewer individuals.

In order to take advantage of these extensions, the insurer or finance company will need from you a written statement that you are having financial hardship as a result of the COVID-19 pandemic. A recent Executive Order issued by Governor Andrew M. Cuomo set forth the details that insurers must abide by in implementing the premium relief that has been mandated for policyholders financially impacted by the COVID-19 pandemic.

If you have any questions about this premium payment assistance, or need help with the process, please do not hesitate to contact our agency via email at [sales@ambins.com](mailto:sales@ambins.com) or via phone at 914-631-4353.

Sincerely,

JoAnne Murray  
President, Allan Block Insurance