If you would like to discuss billing or make alternative payment arrangements or if you have any questions about the below, please contact us at 800-540-2016.

Dear Member,

We hope this note finds you healthy and safe during the coronavirus pandemic (COVID-19). This is a challenging time for all of us as we face unprecedented circumstances for our families, friends and neighbors. We appreciate your trust in us as we navigate this together.

A recent Executive Order issued by Governor Cuomo, together with recent amendments to the insurance and banking regulations (the "regulations") issued by the New York State Department of Financial Services ("Department"), extend grace periods and give you other rights under certain property/casualty insurance policies. These grace periods and rights are currently in effect but are temporary, though they may be extended further. Please check the Department's website at https://www.dfs.ny.gov/consumers/coronavirus for updates.

Moratorium on Cancellation, Non-Renewal, and Conditional Renewal

If you are an affected policyholder, there is a moratorium on us 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 as a result of the COVID-19 pandemic, we may not impose any late fees relating to the premium payment.

If you are an affected policyholder and are unable to make a timely premium payment due to financial hardship as a result of the COVID-19 pandemic, you may request payment leniency by contacting us.

Catching Up on Overdue Insurance Payments

The regulations also require us 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. This also applies if we sent you a nonpayment cancellation notice prior to March 29, 2020.

Community

Nationwide[®] has almost 100 years of experience in being there for our members and partners. We continue to do so in this time of great need. In support of our communities and our mission to protect people, businesses and futures with extraordinary care, the Nationwide Foundation is providing \$5 million in national and community response grants to assist non-profits as they manage through the current environment.

If you are affected policyholder, have any questions, or need assistance regarding your rights under the Executive Order or regulations, please contact Member Care at 800-540-2016.

Sincerely, Nationwide

