



**North Country  
Insurance Co.**

## **Important Policyholder Notice**

The COVID-19 virus continues to have an increasingly large impact on the world. As a result, effective March 29, 2020 and set to conclude on April 28, 2020, the New York State Department of Financial Services issued an emergency regulation outlining options for policyholders who demonstrate a financial hardship because of COVID-19, with a corresponding moratorium on cancellations, non-renewals and conditional renewals.

Please read the message below carefully for additional options for any property/casualty policyholder who can demonstrate financial hardship as a result of the COVID-19 Pandemic;

-Insurers shall permit a policyholder who did not make a timely premium payment, including a policyholder to whom the insurer issued a nonpayment cancellation notice prior to the effective date of the Executive Order, to pay such premium over a 12-month period;

-Places a moratorium on an insurer cancelling, non-renewing, or conditionally renewing any property/casualty insurance policy issued to a property/casualty policyholder for a period of 60 days.

-With regard to a policyholder who does not make a timely premium payment an insurer shall not: (a) impose any late fees relating to such premium payment; or (b) report the policyholder to a credit reporting agency or refer the policyholder to a debt collection agency with respect to such premium payment.

-Insurers must provide notice with each insurance premium bill of the provisions of this Part and a toll-free number that the policyholder may call to discuss billing and make alternative payment arrangements;

-An insurer shall accept a written attestation from a policyholder as proof of financial hardship as a result of the COVID-19 pandemic.

-Nothing shall prohibit a policyholder from voluntarily cancelling an insurance policy.

If you are having problems making your payment as a result of COVID-19 virus related hardship the company may be able to extend your payment due date to assist you through this difficult time. If you wish to request a payment extension, please call the office at (800) 847-7030.

During this time we are asking our Policyholders and Agency Representatives that normally mail in payments or visit the office to pay in person, to consider using our online options to make payments. This can be done easily by visiting [www.ncins.com](http://www.ncins.com) and clicking on the "Policyholder Center" then "Make a Payment" link. We accept Visa, MasterCard, Discover, American Express e-check and offer auto pay options as well. You can also call the office and pay over the phone with credit card, debit card, and check. If you need assistance, please call the office at (800) 847-7030.

North Country Insurance Company is committed to continue servicing our policyholders and Agency Representatives through this difficult time. In order to do that, and protect the well-being of our employees, we may be working remotely and ask for your patience and understanding during this time. When possible, please use email to communicate with our staff or leave voice messages if needed, as phones will be re-directed and may not always be as readily available. We thank you for your understanding and cooperation during this difficult time. Please take all necessary recommended measures to protect your health and be well.

**A Promise Kept...Since 1877**