

# National Fire and Indemnity Exchange Actions to Protect Subscribers During the COVID-19 Public Health Emergency

<b>Grace Period for Payments</b>	Payment due dates are extended 30 days ( <b>except see below</b> ). This includes subscribers paying by check or electronically. Example: A payment due April 1 is automatically extended until May 1.
<b>Late Fees</b>	No late fees will be assessed though May 15, 2020 ( <b>except see below</b> ).
<b>Cancellation for Non-Payment</b>	Subscribers will receive a monthly statement reporting any unpaid premium. However, no notice of cancellation for non-payment of premium will be issued through May 15, 2020 ( <b>except see below</b> ).
<b>Non-renewal of policies for underwriting reasons</b>	Any policies that would have been non-renewed for underwriting reasons will be automatically extended until June 15, 2020.
<b>Continuing Expiring Policies</b>	Policies will automatically renew at expiration unless the subscriber directs us otherwise.
<b>Claim Processing</b>	Processing will continue uninterrupted upon our being notified of a claim and receiving appropriate documentation.

**New Jersey** = 90 days grace (deferral) period, with no additional interest or late fees on deferred payments. New Jersey subscribers may elect to begin their grace period as of April 1, 2020 or May 1, 2020 by notifying National Fire and Indemnity Exchange at (800) 325-9522. Absent communication from the subscriber, the grace period will start April 1, 2020. Any deferred payments may be paid by the subscriber in 12 equal monthly amounts following the grace period's conclusion.

**Ohio** = 60 days grace (deferral) period, with no additional interest or late fees on deferred payments.

**Oklahoma** = 45 days grace (deferral) period, with no additional interest or late fees on deferred payments.