



NOTICE PURSUANT TO NJ EXECUTIVE ORDER 123 AND BULLETIN 20-15

****IMPORTANT NOTICE****

On March 7, 2020, New Jersey Governor Phillip Murphy issued Executive Order 123, requiring insurance companies to extend to all New Jersey policyholders, such as yourself, a ninety (90) day grace period during which your insurance policy cannot be cancelled or nonrenewed for nonpayment of policy premium. Pursuant to the New Jersey Insurance Commissioner's Bulletin 20-15, all insurers are further required to provide notice to all policyholders of their right to take advantage of this ninety (90) grace period as well as the terms and conditions of same.

If you are able to make your payments on time, we encourage you to do so. If, however, you wish to continue coverage under your above-mentioned policy, but have not or will not be able to make your policy premium payment on time, you may take advantage of the extended ninety (90) day grace period provided for in Executive Order 123. In order to do so, you are required to provide us with notice of your intent. Notice of your intention to continue coverage and to take advantage of the extended ninety (90) day grace period must be provided to us in writing via first-class mail sent to the above-provided address and postmarked within ten (10) days of your receipt of this Notice Pursuant to NJ Executive Order 123 and Bulletin 20-15 or by completing the form on our website at www.westminsteramerican.com within ten (10) days of your receipt of this Notice Pursuant to NJ Executive Order 123 and Bulletin 20-15. Your notice to us must include whether you intend for your extended ninety (90) day grace period to begin running as of April 1, 2020 or May 1, 2020. If you fail to properly provide us with such notice and fail to timely pay your policy premium, we will assume you no longer intend to continue coverage under the above-mentioned policy and your policy will cancel.

Please understand this extended ninety (90) day grace period does not in any way absolve you of any obligation you assumed pursuant to the terms of the above-mentioned policy. You are still required to pay all premiums due on your policy. Any premium not paid now will become due at the end of the extended ninety (90) day grace period, amortized in equal installments over a period of twelve (12) months or the remainder of the above-mentioned policy period, whichever is longer. Hudson Insurance Company reserves the right to pursue collection actions for failure to make timely installment payments pursuant to Executive Order 123, following the ninety (90) day grace period.

Please also understand that your decision to take advantage of the extended ninety (90) day grace period will not be taken into account by us in any of your future rating calculations, will not be reported by us to any credit rating agency, and will not subject you to any late payment fees which could otherwise be imposed pursuant to the terms of your above-mentioned policy.

Please contact us if you have any questions.