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Dear Valued Client,

On behalf of our entire staff at Rosenzweig Insurance Agency, I hope that you and your family are safe and well. We will face the coming challenges together. Rosenzweig Insurance Agency is here to make you aware of the many resources that may assist you during these very difficult times. The New York Legislature and Department of Financial Services have been implementing emergency measures in an effort to protect insurance policyholders who have been hit with financial hardship because of the COVID-19 pandemic. Regulations they enacted include: the waiver of late fees; the prohibition on reporting negative data to credit reporting agencies; and the repayment of late premiums over a 12-month period.

If you have been impacted by this pandemic, this means help may be available.

- If you can demonstrate that you're unable to make a timely premium payment due to financial hardship because of the COVID-19 pandemic, you may pay such premium over a 12-month period.
- If your policy is financed through a premium finance agency, they must provide a grace period before cancelling your policy for late payment of an installment if you can demonstrate financial hardship because of the COVID-19 pandemic. This grace period will be 60 days for a property/casualty policy or 90 days for a life insurance policy. You will be given a 12-month period to pay the missed installment, and the premium finance agency may not impose late fees or report you to any credit reporting agency or debt collector because of that installment.

You may prove hardship by submitting a written attestation to the insurance company or premium finance agency regarding your financial hardship resulting from the COVID-19 pandemic. The full text of the relevant regulations can be read [here](#).

We suggest that you send a short note or email directly to your insurance company or finance company explaining why Covid-19 has affected you financially and ask them for an extension. They do not want to hear from us as your broker, they want to hear directly from the policyholder that is affected. You can find the links to many insurance companies on our [website](#).

We have also included several resource links to assist you in navigating this very confusing situation. They are as follows:

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1. Click [here](#) for a list of websites for some of the Government programs that can assist you or your business.
2. Click [here](#) for a list of some of the many private grants available from different philanthropic organizations.
3. Click [here](#) for a chart that explains some of the disability or family protection insurance coverages that you may be eligible for.
4. Click [here](#) for some helpful reminders on how to help stop the spread.

If you have any questions about this or your policy, don't hesitate to contact our team. We're proud to continue helping you protect your assets. The best way to reach us during this difficult time would be by email. We will respond to you as quickly as possible.

Stay safe,

Larry Rosenzweig