

The New York State Department of Financial Services adopted an emergency regulation requiring all New York State Insurance Companies to provide relief to NYS consumers and businesses experiencing financial hardship due to Covid-19.

What does this mean?

- **Life Insurance premiums may be deferred for 90 days**
- **Consumers (auto, home policies) and small businesses experiencing financial hardship due to covid 19 may defer premium payments for up to 60 days.**

Please note this is an extended grace period and doesn't change the due date of your current bills.

I am here to help, please reach out to me with any questions and I will reach out to the insurance company and help you with the process. You can reach me by phone at (607)698-5060 or email: christie@thehartmanagency.com

This is undoubtedly an uncertain time and I will do what I can to help you through this.

Christie