



Cabrillo Coastal

General Insurance Agency, LLC

SAMPLE POLICYHOLDER
123 MAIN STREET
CITY, NJ 07730

April 23, 2020

To All New Jersey Policyholders:

Our thoughts are with all those impacted by the novel Coronavirus (COVID-19) pandemic. There is no one untouched by something of this magnitude, and we understand that many of our policyholders may be facing financial hardship due to COVID-19.

Enclosed with this letter you will find your copy of the "Policyholder Notification: COVID-19," which spells out the options extended to you under Executive Order No. 123 issued by Governor Murphy on April 9, 2020, and Bulletin 20-15 issued by the New Jersey Department of Banking and Insurance on April 10, 2020.

Manage your policy from home.

Our priority is the health and well-being of the policyholders and producers that make up the Cabrillo Coastal and Harbor Claims family. **We encourage you during this time to utilize the online policyholder portal at www.cabgen.com to help practice social distancing and reduce office visits.** The policyholder portal is available to you 24/7 to take payments, report a claim and check its status, update contact information, access policy documents and more – all from the comfort of your own home.

Your home insurance team is here for you.

Cabrillo Coastal teams up with your local insurance agency to provide quality insurance and claims handling service for customers like you.

AGENCY NAME
AGENCY PHONE

While your insurance producer is always your first point of contact, we want you to know our Customer Support Team is also here for you.

Thank you for trusting Cabrillo Coastal for your insurance needs – we're in this together.

Cabrillo Coastal General Insurance Agency, LLC

Important Notice
Name Of Insurance Company
Cabrillo Coastal General Insurance Agency, LLC

Policyholder Notification: COVID-19

Executive Order No. 123 issued by Governor Murphy on April 9, 2020, and Bulletin 20-15 issued by the New Jersey Department of Banking and Insurance on April 10, 2020

We value your business and the trust you have placed with us. We understand that the unprecedented novel Coronavirus (COVID-19) pandemic may have caused financial hardship for many of our policyholders. That is why we want to assure you that we are here for you.

This notice describes the measures we have taken and options, as they relate to your policy, under Executive Order No. 123 issued by Governor Murphy on April 9, 2020, and Bulletin 20-15 issued by the New Jersey Department of Banking and Insurance on April 10, 2020. Time periods referenced herein may be extended by Governor Murphy or the New Jersey Department of Banking and Insurance.

Your Right to Voluntarily Cancel Your Policy. Nothing shall prevent you from exercising your right to voluntarily cancel your policy.

Late Fees, Reinstatement Fees, or Insufficient Fund Fees. We are not imposing any late fees, reinstatement fees, or insufficient fund fees relating to such premium payments during the 90-day grace period.

Moratorium on Cancellations for Non-Payment of Premium. You may be experiencing a financial hardship as a result of the COVID-19 pandemic. As long as you provide notice to us that you wish to continue coverage, you will receive a 90-day postponement of the policy's cancellation for nonpayment of premium. You may elect this 90-day postponement to begin retroactively on April 1, 2020, or opt for the 90-day postponement to begin on May 1, 2020. This 90-day postponement is intended to provide an extended grace period for payment of premium due without penalty or interest. It is not intended to change the terms of the policy or be considered a forgiveness of the premium.

Billing and Alternative Payment Arrangements. Without information from you, we are unable to determine whether you may be experiencing financial hardship as a result of the COVID-19 pandemic. As such, you may still receive a cancellation for nonpayment of premium.

In the event that you find yourself unable to make a timely premium payment due to financial hardship as a result of the COVID-19 pandemic, we are here for you and are willing to discuss billing or make alternative payment arrangements for your premium.

Among other alternative payment arrangements, if you did not make a timely premium payment due to financial hardship as a result of the COVID-19 pandemic, we will allow you to pay such premium over a 12-month period in up to 12 equal installments.

Please contact us on 866-896-7233 (Toll Free) to discuss billing and make alternative payment arrangements. For convenience, we have an online payment option; please visit <https://insured.cabgen.com/payments/>.

Reporting to Credit Reporting Agency or Referring Debt Collection Agency. We generally do not report policyholders to a credit reporting agency or refer policyholders to a debt collection agency with respect to uncollected premium. With regard to a policyholder who does not make a timely premium payment, we are not reporting the policyholder to a credit reporting agency or referring the policyholder to a debt collection agency with respect to such premium payment.

Future Premium Calculations. Late payments during the 90-day period will not be considered in any future premium calculations at any time.

References. You can find the full Executive Order No. 123 issued by Governor Murphy on April 9, 2020, by visiting <https://nj.gov/infobank/eo/056murphy/pdf/EO-123.pdf> and the full Bulletin 20-15 issued by the New Jersey Department of Banking and Insurance on April 10, 2020, by visiting https://www.state.nj.us/dobi/bulletins/blt20_15.pdf