NOTICE TO COLORADO POLICYHOLDERS

To Our Policyholders who are a residences of or located in Colorado:

On March 27, 2020, the Colorado Department of Regulatory Agencies, Division of Insurance, issued Bulletin No. B-5.38 specifically addressing actions to protect consumers with property and casualty insurance policies during the COVID-19 public health emergency.

The Division of Insurance directs all insurers transacting property and casualty insurance in Colorado to provide their insureds who may be experiencing a financial hardship due to COVID-19 reasonable accommodations to prevent individuals and businesses from losing coverage due to cancellation for the non-payment of premium during this unprecedented time.

Reasonable accommodations should include, but not be limited to:

- 1. Extension of premium grace periods;
- 2. Waiver of late payment fees;
- 3. A moratorium on cancellations for non-payment;
- 4. Defer any non-renewal underwriting actions; and,
- 5. Provide a continuation of coverage for any expiring policy.

For your information, we have also included a link to the Colorado Department of Regulatory Agencies, Division of Insurance, https://www.colorado.gov/pacific/dora/covid-19-and-insurance, where you can read the Department's COVID-19 and Insurance information.

Please contact your agent if you are experiencing a financial hardship due to COVID-19 and seek an accommodation on your premium payment.