



INSURED NAME

INSURED NAME/ADDRESS

INSURED ADDRESS

CITY, STATE ZIP

PRODUCER'S CODE: AGENT NUMBER

PRODUCER: AGENT NAME

POLICY NO.: POLICY NUMBER

POLICY EFFECTIVE DATE: TODAY'S DATE

Subject: Coronavirus Update: 90-day Grace Period for Property & Casualty Insurance Premium Payments

Dear Valued Policyholder:

On April 9, 2020, New Jersey Governor Phil Murphy issued Executive Order No. 123 ("EO 123"), directing insurers transacting property and casualty to refrain from cancelling any policy or contract for nonpayment for a period of at least 90 days. This executive order applies to The Main Street America Group, including NGM Insurance Company and Main Street America Assurance Company, our affiliated writing companies, and as such we are taking the following actions.

- ✓ Offering you, our Insured, at least a 90-day grace period to pay your insurance premium to avoid cancellation for nonpayment of premium due to circumstances beyond your control. During the extended grace period we cannot cancel your insurance policy for nonpayment.
- ✓ You may elect this 90-day emergency grace period to begin retroactively on April 1, 2020 or opt for the grace period to begin on May 1, 2020.
- ✓ We will waive late payment fees and not report late payments to credit rating agencies during the 90-day period.
- ✓ We will allow premiums due but not paid during the 90-day period to be paid over the remainder of the current policy term or up to 12 months in up to 12 equal installments, whichever is longer. We may allow a longer repayment period if necessary.
- ✓ Late payments during the 90-day period will not be considered in any future premium calculations.
- ✓ The grace period is to be applied to all installment payments, including renewal down payments. You, the insured must provide notice to us that you wish to renew and continue your coverage if you are unable to pay your renewal down payment during this 90-day grace period.
- ✓ Information about this grace period is also being posted on the homepage of our company website: www.msagroup.com.

Thank you for your business and the trust you place in The Main Street America Group. We are here to serve you during this unprecedented time. If you have any billing related questions, please contact our Customer Service Department at (800) 486-4567. If you have questions about insurance coverages, please contact your independent agent.