

## **Policyholder Notice**

## January 24, 2019: Furloughed Federal Employees

QBE North America is committed to easing the financial stress for our policyholders who were impacted by the federal government shutdown

Grace periods will be extended for premium payments; late fees and penalties will be waived and forbearance regarding cancellation and non-renewal of policies will be considered upon policyholder notification. Policyholders should be prepared to provide proof of federal employment affected by the federal government shutdown.

Consideration applies only to cancellations and non-renewals that are attributed to a failure to pay premiums during the furlough period. If a policy is to be cancelled or non-renewed for any other allowable reason, the cancellation or non-renewal will be made pursuant to statutory notice requirements.

Judicious efforts will be made to assist affected policyholders to prevent the lapsing of insurance policies.

Policyholders impacted by the furlough should contact their agent or broker.

Billing services can be reached by email at: customerserviceinquiries@us.qbe.com or by phone at 800.553.4471.