

**QBE**  
One QBE Way, Sun Prairie, WI 53596  
• Toll Free for Individual Policyholders: 888.560.2745  
• Toll Free for Business Policyholders: 800.609.0401  
qbe.com/us



**Re: Notification to New Jersey Policyholders**

**90-Day Grace Period for Property and Casualty Insurance Premium Payments Due to the Disruption Caused by COVID-19**

Dear Policyholder:

On April 9, 2020, Governor Phil Murphy issued Executive Order No. 123 directing all property and casualty insurance companies in New Jersey to refrain from cancelling any property and casualty insurance policy due to nonpayment of premium for a period of time as directed by the New Jersey Department of Banking and Insurance ("DOBI").

In addition, Executive Order No. 123 directed all property and casualty insurance companies in New Jersey to refrain from collection activity, refrain from applying late fees, interest and other charges due to delays in premium payments, and to offer policyholders an additional period of time to pay unpaid premiums, as prescribed by DOBI.

On April 10, 2020, DOBI issued Bulletin No. 20-15 directing all property and casualty insurance companies in New Jersey to provide their insureds who may be experiencing a financial hardship due to COVID-19 with at least a 90-day grace period to pay insurance premiums.

**90-Day Grace Period For New Jersey Policyholders**

As you may be experiencing a financial hardship due to COVID-19, QBE will provide you with a 90-day grace period so that your insurance policy is not cancelled for nonpayment of premium due to circumstances beyond your control.

At your option, you may elect to exercise the 90-day emergency grace period beginning on April 1, 2020. Alternatively, you may elect to exercise the 90-day emergency grace period beginning on May 1, 2020. QBE will not cancel your insurance policy for nonpayment of premium during the extended grace period. In addition, you will not be assessed late payment fees and no reports of late payments will be made to credit rating agencies during the 90-day grace period.

Premiums due but not paid during the 90-day grace period may be paid over the remainder of your policy term, or up to 12 months in up to 12 equal installments, whichever is longer. Options for a longer repayment period may be permitted. Premiums due but not paid during the 90-day grace period will not be considered in any future premium calculations.

The extended grace period applies to all installment payments, including renewal down payments, so long as you provide notice to us that you wish to continue coverage for a renewal term. The extended grace period does not change the terms of your insurance policy and is not a forgiveness of the premium owed.

## Questions & Assistance

If you are an individual, QBE's toll-free number that policyholders may call to discuss the above is 1-888-560-2745. Additionally, you can register and/or log-on to QBE's Self-Service Portal at <https://selfservice.qbena.com>, where you can go paperless, view your policy details, or make premium payments.

If you are a business, QBE's toll-free number that policyholders may call to discuss the above is 1-800-609-0401.

Copies of Executive Order 123 and Bulletin No. 20-15 can be found online at:

<https://nj.gov/infobank/eo/056murphy/pdf/EO-123.pdf>

[https://www.state.nj.us/dobi/bulletins/blt20\\_15.pdf](https://www.state.nj.us/dobi/bulletins/blt20_15.pdf)

We are here to assist you and are committed to working with you to prevent disruptions to your insurance coverage. Thank you for being a valued customer.

Sincerely,

QBE North America