

**Notice for New Jersey Policyholders  
ADMITTED LINES ONLY**

Ameritrust carriers are committed to helping our customers and our agency partners while supporting our country as we all work through these challenging times. If you would like to discuss billing or make alternative payment arrangements or if you have any questions about the below, please contact Customer Service at 1-800-825-9489.

Further to Executive Order No. 123 issued by Governor Murphy on April 9, 2020 and Bulletin No. 20-15 issued by the New Jersey Department of Banking and Insurance on April 10, 2020, copies of which may be located at <https://nj.gov/infobank/eo/056murphy/pdf/EO-123.pdf> and [https://www.state.nj.us/dobi/bulletins/blt20\\_15.pdf](https://www.state.nj.us/dobi/bulletins/blt20_15.pdf), Ameritrust Group will permit those insureds experiencing a financial hardship due to COVID-19 a ninety (90) day grace period to pay insurance premiums, so that insurance policies are not cancelled for nonpayment of premium during these challenging times. If you experience such financial hardship, you may elect this ninety (90) day emergency grace period to begin retroactively on April 1, 2020 or opt for the grace period to begin on May 1, 2020. During your requested extended grace period, Ameritrust will not cancel your admitted insurance policy for nonpayment.

Further, should these circumstances apply to you, Ameritrust shall:

- Waive late payment fees otherwise due, and not report late payments to credit rating agencies, during the ninety (90) day period;
- Allow premiums due but not paid during the ninety (90) day period to be paid over the remainder of the current policy term or up to twelve (12) months in twelve (12) equal installments, whichever is longer; and
- Ensure that late payments during the ninety (90) day period are not considered in any future premium calculations at any time (i.e. applicable late payments should not be counted for any rating, pricing, tiering attributes, etc.).

This grace period is intended to be applied to all installment payments, including renewal down payments, provided that you provide notice to Ameritrust that you wish to continue coverage. It is not intended to change the terms of the policy issued to you or be considered a forgiveness of the premium.

**Questions**

If you have any questions regarding your rights under the Executive Order or regulations, please contact Customer Service at 1-800-825-9489.

Sincerely,

**Ameritrust Service Center**