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Are you having financial hardship as a result of the COVID-19 pandemic and are unable to pay premiums that are due? Your insurance company can assist you by suspending cancellation for nonpayment and allowing you to pay the premium over a 12-month period. If your premiums are financed, you will be given 60 days (90 days for life insurance) to make your payment before cancellation of the policy is requested by the finance company.

This also applies if you are a small business—any business that is resident in this state, is independently owned and operated, and employs 100 or fewer individuals.

In order to take advantage of these extensions, the insurer or finance company will need from you a written statement that you are having financial hardship as a result of the COVID-19 pandemic.

A recent Executive Order issued by Gov. Andrew M. Cuomo set forth the details that insurers must abide by in implementing the premium relief that has been mandated for policyholders financially impacted by COVID-19 pandemic.

If you have any questions about this premium payment assistance, or need help with the process, please do not hesitate to contact our agency at 518-756-2877.

All Our Best,

Johna and Fred Palmer