



**THE FLANDERS GROUP**  
A Pride of Insurance Experts

 **ACRISURE** Agency Partner

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To: Our Valued Clients  
From: Heather Dougherty, President  
Date: April 6, 2020  
Re: NY Insurance Orders from the Governor

As you may already be aware, there have been recent Executive Orders and Insurance Regulation Amendments in the state of New York as a result of the COVID-19 situation. In addition to any correspondence you may receive from your Insurance Carrier, we want to make you aware of these actions.

- Insurers operating in the State of New York may not impose fees of late payment of premiums caused by COVID-19 disruption and must accept a policyholder's written attestation as proof of financial hardship.
- Insurers are prevented from reporting policyholders to credit or debt collection agencies where payment has been delayed because of the virus and says affected customers must be allowed to pay premiums over a 12-month period.
- In addition to these requirements, insurers are compelled to notify their clients of the new regulation as part of the billing process and to set up a toll-free hotline.

A copy of the Executive Order and New York Department of Financial Services Amendments can be found on our website at [www.flandersgroup.com](http://www.flandersgroup.com).

Please be advised that your insurance carrier will also send a notice regarding their specific plans during this time that may be more comprehensive than what is outlined here.

Should you have any questions related to these notices, please contact our team at 800-462-6435 or you can send questions to [info@flandersgroup.com](mailto:info@flandersgroup.com) and we will respond promptly.