



### Important Notice for New York Policyholders

During the period that Governor Cuomo's Executive Order 202.13 is in effect, currently until April 28, 2020, any New York resident individual or small business that is experiencing a financial hardship as a result of the COVID-19 pandemic and can provide a written attestation of that financial hardship, may be entitled to a 60-day grace period to pay their current premium due. Such policyholders who are unable to make any premium payment due during that 60-day period can request payment of that unpaid amount over a 12-month period. For purposes of this notice, "small business" is defined as an independently owned and operated business resident in the State of New York that employs 100 or fewer individuals.

Affected individual and small business New York policyholders should contact GemShield for further information on providing a written attestation and to learn about premium payment accommodations that may be available. Please contact us at 1-866-207-9428 or by email at [service@gemshield.com](mailto:service@gemshield.com).