## IMPORTANT NOTICE TO DISTRICT OF COLUMBIA POLICYHOLDERS RELATED TO THE COVID-19 PANDEMIC

On April 27, 2020, the District of Columbia Department of Insurance, Securities and Banking (DC DISB) issued an Order Providing Relief to Policyholders (Commissioner's Order 03-2020), after the Mayor of the District of Columbia declared a public health emergency on March 11, 2020 in response to COVID-19. The Order: (1) prohibited insurers from canceling policies for non-payment of premiums and waived late fees for premium payments due but not paid; and (2) required insurers to make "reasonable accommodations," as defined therein, for policyholders.

On July 19, 2021, the DC DISB issued and notified insurers that the public health emergency ends on July 25, 2021 and that insurers may begin to collect deferred premiums, or where a policy is no longer active, pursue collection activities against a policyholder for deferred premiums (the "DC Notice").

Combined Insurance wishes to inform our insurance producers and policyholders of the provisions of the DC Notice. For the actual DC Notice, please see link below:

 $\frac{https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/DISB\%20Notice\%20}{Regarding\%20Cancellation\%20Prohibition.pdf}$ 

Policyholders that experienced financial hardship related to the COVID-19 pandemic and were unable to make timely premium payments for premiums past due for the period between April 27, 2020 to July 25, 2021 may call the following toll-free numbers to request alternate payment arrangements to repay premiums without interest or penalty: 800-225- 4500, Monday thru Friday, between the hours of 7:30 AM through 6:00 PM to discuss your options.

Policyholders that do not make a request for alternate payment arrangements or do not repay premiums due in accordance with any alternate payment arrangements may be at risk of policy lapse and/or nonrenewal.

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If you were unable to make timely premium payments for premiums past due from **April 27**, **2020 to July 25**, **2021** as the result of financial hardship relating to the COVID-19 Pandemic you may call the following toll-free number to request alternate payment arrangements without interest or penalty: 800-225- 4500, Monday thru Friday, between the hours of 7:30 AM through 6:00 PM to discuss your options

If you do not make a request for alternate payment arrangements within two weeks from the date of this notice, or if you do not actively repay the premium due in accordance with alternate payment arrangements, your policy will be cancelled for nonpayment of premium. If you request an alternate payment arrangement, we may consider your policy lapsed if you do not make the agreed upon premium payments.

Date: September 24, 2021