



Dear Allied World Insurance Producer:

As an insurance agent, broker or producer of insurance business to Allied World, we are required to advise you of recent insurance regulation changes related to COVID-19. In response to a New York emergency order by Governor Cuomo, granting certain COVID-19-related rights to New York individuals and small business property and casualty policyholders, the New York Department of Financial Services (NYDFS) has amended certain regulations requiring that insurance producers of certain New York policyholders provide a COVID-19 notice.

A notice must be sent to any New York “property and casualty policyholder” defined as “the *individual or small business* to whom a property and casualty insurance policy is issued, including a certificate holder under a group insurance policy.” A “small business” is a commercial enterprise, independently owned and operated, that employs 100 or fewer employees. The notice should advise a “property and casualty policyholder” that, among other things, there is a 60 day moratorium on your insurer from canceling, nonrenewing or conditionally renewing your policy and that the “property and casualty policyholder” may complete an attestation of financial hardship related to COVID-19 if they cannot make a payment. This notice requirement **does not** apply to surplus lines commercial business (i.e., small business) policyholders per the NYDFS and the Excess Lines Association of New York (ELANY).

A sample notice has been provided by the NYDFS. This is only a sample, and modifications may be made. Any producer should maintain a record of each notification, which may be sent electronically to a “property and casualty policyholder.” Producers should also consider advising any subproducers or related parties.

The NYDFS regulation is posted on the NYDFS website click [here](#) and an FAQ for producers is posted [here](#) .

If you have any questions relating to an Allied World policy, please contact your Allied World underwriter.

[Unsubscribe or update your email address.](#)

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