**Notice to New Jersey Policyholders**

**90-DAY GRACE PERIOD FOR INSURANCE PREMIUM PAYMENTS DUE TO THE DISRUPTION CAUSED BY The COVID-19 PANDEMIC**

Markel recognizes a number of policyholders have been impacted and may be facing financial obstacles as a result of the actions being taken to prevent the spread of the COVID-19 virus. For our policyholders who may be experiencing a financial hardship due to COVID-19, we are providing a 90-day grace period to pay insurance premiums so that insurance policies are not cancelled for nonpayment of premium.

Policyholders may elect this 90-day emergency grace period begin retroactively on April 1, 2020 or opt for the grace period to begin on May 1, 2020.

During the 90-grace period, Markel will also:

* Waive late payment fees otherwise due, and not report late payments to credit rating agencies;
* Allow premiums due but not paid during the 90-day period to be paid over the remainder of the current policy term or up to 12 months in up to 12 equal installments, whichever is longer; and
* Ensure that late payments during the 90-day period are not considered in any future premium calculations at any time (i.e. applicable late payments should not be counted for any rating, pricing, tiering attributes, etc.).

If you would like to discuss billing or make alternative payment arrangements or if you have any questions, please contact us using the **phone number provided on your bill**ing statement**.**

Policyholders who believe they have a COVID-19 claim should contact Markel’s claims department, where claims teams are available to address your questions and claims.