



To keep you informed during this unprecedented circumstance we are writing to you regarding the recent Executive Order issued by the Governor's office, along with recent amendments to insurance regulations issued by the Department of Financial Services. These changes and amendments could assist you with payment of your premiums should you suffer some type of a hardship as a result of Coronavirus (COVID-19) pandemic.

The results of these two actions could extend grace periods for payments and give you additional rights under certain policies. Because you make payments for your policies directly to your insurance carrier, and not to Haylor, Freyer & Coon, you will be receiving additional information directly from the insurance company with instructions on who to contact should you suffer some such hardship and need assistance making your payments.

We recommend you go to your insurance carriers website, or the state website for the department of insurance or financial services, (<https://www.dfs.ny.gov/consumers/alerts/coronavirus>) for more information in regards to these new provisions. Please continue to visit our website at www.haylor.com (<https://www.haylor.com/covid-19/>) to stay updated on this evolving situation; you can also subscribe to our newsletter or follow us on social media at Facebook, LinkedIn, and Twitter.

As always, we're here to assist you in any way possible so if you have any questions in the meantime, please feel free to contact us.

Sincerely,

A handwritten signature in blue ink, reading 'James D. Freyer, Jr.', is located at the bottom of the page. The signature is written in a cursive style with a large, looping initial 'J'.