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The CHUBB logo is displayed in white, uppercase letters on a dark blue rectangular background. The letters are spaced out and have a clean, sans-serif font.

Dear Trusted Trading Partner:

We want you to know about flexibility that Chubb has put in place to better serve you and our mutual clients, in compliance with New York State requirements. Please find the official statement below:

On March 29, 2020, the New York State Department Of Financial Services adopted emergency regulations amending Titles 3 and 11 of the Official Compilation of Codes, Rules and Regulations of the State of New York providing for relief to insureds from hardships imposed due to the Covid19 pandemic.

Insurers are required to notify insurance producers of the provisions of these emergency regulations. For the actual regulations, please see:

https://www.dfs.ny.gov/industry_guidance/regulations/emergency_banking

In addition, the emergency regulations require insurers, within ten business days following promulgation of the notice, to provide notice to small business and individual insureds with each premium bill of the provisions of the emergency regulations, as well as a toll-free number that the policyholder may call to discuss billing and make alternative payment arrangements.

Small business means any business that is resident in this State, is independently owned and operated, and employs 100 or fewer individuals.

Because you have the responsibility of agency billed Chubb customers, we are providing you with the [policyholder notice](#) that we are placing on every premium bill in compliance with these emergency regulations, **and we are instructing you to include this notice with each premium bill that you send to a Chubb insured.** The Department of Financial Services has indicated that this notice can be sent electronically to insureds. In addition, we note that licensed producers are obligated under the emergency regulations to notify their small business and individual customers of the provisions of the emergency regulations within the same ten business day timeframe.

No notices of cancellation or nonrenewal for nonpayment will be issued during the effective dates of this Order. If a notice of nonrenewal or cancellation of a policyholder covered by this Order for other than nonpayment covered by the emergency regulation is effective or is delivered between the dates of 3.29.20 and 5.28.20, and the policyholder is experiencing financial hardship as a result of the Covid-19 pandemic, you may contact us to discuss deferment of the nonrenewal or cancellation action until after the expiration of the emergency regulation.



Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

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