

Governor Murphy Orders 90-Day Emergency Grace Period for Insurance Premiums

On April 9, 2020, New Jersey's Governor Murphy signed Executive Order 123, which extends to any policyholder experiencing financial hardship as a result of COVID-19, a 90-day emergency grace period for all premiums owed on our policies. If you are having difficulty paying your premiums as a result of COVID-19, you are welcome to take advantage of this emergency grace period or to create a customized payment plan if you are able to continue making smaller payments by contacting our Customer Care team at 1-800-336-3642 or BillingRelief@FMIweb.com.

If you elect the NJ 90-day emergency grace period for your policy:

- You choose when to start the 90-day emergency grace period – either on April 1, 2020 or on May 1, 2020.
- We will not cancel any policy for nonpayment of premiums during the 90-day emergency grace period.
- We will continue to pay claims during the 90-day emergency grace period.
- Your policy can renew even without making a payment during the 90-day emergency grace period.
- The payments for the premiums during the 90-day emergency grace period will be billed in equal payments over the 12 months following the 90-day emergency grace period. We will not charge late fees or interest on those amounts, nor will they be reported as late payments to any credit agency. Further, they will not be considered against you in any future premium calculations.

Read [Governor Murphy's Executive Order 123](#)

Read [Bulletin 20-15 from the NJ Department of Banking & Insurance](#)

We remain dedicated to our policyholders now and always. Please do not hesitate to reach out to us at 1-800-336-3642 or BillingRelief@FMIweb.com with any questions or concerns.

Thank you for trusting your insurance needs to FMI. We hope you, your family, and colleagues and employees remain safe and healthy in this unprecedented time.