# asurion

#### Dear Account Holder,

This notice pertains to all mobile numbers enrolled in an AT&T device protection program on your AT&T Wireless account for any account with a billing address in New York. We recognize during these challenging times that you may be directly impacted by the COVID-19 pandemic and we would like to explain benefits which are available to you as the account holder with a mobile number(s) enrolled in one of AT&T's Device Protection programs.

A recent Executive Order issued by Governor Cuomo, together with recent amendments to the insurance and banking regulations (the "regulations") issued by the New York State Department of Financial Services ("Department"), extend grace periods and give you other rights if you are an individual or small business and can demonstrate financial hardship as a result of the novel coronavirus ("COVID-19") pandemic ("affected policyholder"). These grace periods and rights are currently in effect but are temporary, though they may be extended further. Please check the Department's <u>website</u> for updates.

A business qualifies as a "small business" if it is resident in New York State, is independently owned and operated, and employs 100 or fewer individuals. If you are a small business and an affected policyholder, please contact Asurion if you are uncertain whether your policy is impacted

A copy of the Executive Order and regulations can be found on the <u>State of New York's</u> <u>website here</u> and <u>New York's Department of Financial Services website</u>, here.

#### Moratorium on Cancellation, Non-Renewal, and Conditional Renewal

If you are an affected policyholder, there is a moratorium on your insurer cancelling, non-renewing, or conditionally renewing your property/casualty insurance policy for a period of 60 days. If you do not make a timely premium payment as a result of the COVID-19 pandemic, your insurer may not impose any late fees relating to the premium payment or report you to a credit reporting agency or a debt collection agency regarding such premium payment.

## **Catching up on Overdue Insurance Payments**

The regulations also require your insurer to permit you, as an affected policyholder, to pay the overdue premium over a 12-month period if you did not make a timely premium payment due to financial hardship as a result of the COVID-19 pandemic. This also applies if the insurer sent you a nonpayment cancellation notice prior to March 29, 2020.

### Questions

If you have any questions regarding your rights described in this notice, please contact Asurion at 1-877-699-5799. If you are experiencing a financial hardship due to COVID-19 and want billing assistance, please call AT&T Customer Care at 1-800-331-0500. You may also submit a waiver request for late fees at att.com/waiver. You must have your AT&T Account user ID and password ready. AT&T Enterprise customers should contact their AT&T Account Team.

Thank you,

Asurion